



# “announcement for corporate clients” - amendment

**Publishing date: October 31, 2019**

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 January 2020** for the following reasons:

1. Termination of bulk bag cash deposit service through bank branch.
2. The opening hours of Corporate Customer Service changes: services are available on weekdays 8:00 a.m.–5:00 p.m.
3. Terminates the „Cash withdrawals at a K&H Branch in Hungary” transactions due to phasing out the POS terminals at branch offices.
4. The Bank modifies the conditions of 3D Secure when making online purchase.

## 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 527 / a book of orders
• Fee of prompt withdrawal over the counter in excess of cash withdrawal fee <sup>2</sup>	0.71%, min. HUF 7,039
• Failure to perform previously notified cash withdrawal in HUF *	0.1%, min. HUF 6,585
• Failure to perform previously notified cash withdrawal in FCY *	0.52%, min. HUF 6,585
• <del>Using “drop box” (fee of cash delivered in bags shall be charged by the Bank)</del>	<b>free of charge</b>
• Cash delivered in bags**	
– HUF banknotes	0.15%, + HUF 843 / bag
– HUF coins	2.67%, + HUF 527 / bag
– FX banknotes	0.36%, + HUF 2,635 / bag
• Use of Automated Drop-box (fee of cash delivered in bags will be charged by the Bank)	HUF 400 / occasion Campaign: free of charge till withdrawal
• Bulk cash in bag deposit (through Automated Drop-box)	
– HUF banknotes	0.15% + HUF 820 / bag Campaign: 0.11% + HUF 200 / bag till withdrawal
– HUF coins	2.6% + HUF 513 / bag Campaign: 1.1% + HUF 400 / bag till withdrawal
– FX banknotes and coins	0.35% + HUF 2,563 / bag Campaign: 0.35% + HUF 400 / bag till withdrawal
– administration fee of identifying device (card)***	HUF 650 / device
– dialy bag limit overrun	HUF 1,000 / bag Campaign: free of charge till withdrawal
– bag content limit overrun	HUF 1,000 / bag Campaign: free of charge till withdrawal
• Bulk cash delivery to central vault (KKFÉ) using CVIT provider****	
– HUF banknotes	0.069%
– HUF coins	0.69%

- FX banknotes and coins	0.19%
• Detailed report on same-day deposits*****	
- regular (per deposit)	HUF 2,000 / month Campaign: free of charge till withdrawal
- ad-hoc	HUF 500 / day

\* Calculated for the notified and unpaid amount

\*\* ~~Indicative fee for cash delivered in bags to the Central Vault made before 31 December~~ ~~For contracts made before 30 April 2019~~

\*\*\* 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.

## 8. ON THE CONDITIONS OF BANKCARD SERVICES

### 8.1 ON THE CONDITIONS OF BUSINESS BANKCARD SERVICES

	K&H Visa Business Gold	K&H Visa Business	K&H Mastercard Business	K&H Entrepreneurs Maestro (without balance inquire service)	K&H Entrepreneurs Maestro (with balance inquire service)	K&H Visa business Gold debit contactless bankcard	K&H Visa business debit contactless bankcard	K&H Mastercard business contactless bankcard	K&H Entrepreneurs Maestro bankcard (without balance inquire service)	K&H Entrepreneurs Maestro bankcard (with balance inquire service)
	not available (from 01.01.2018.)					available				
	can not be digitized	can not be digitized	can be digitized	can be digitized	can be digitized	can not be digitized	can not be digitized	can be digitized	can be digitized	can be digitized
First eight fix digit of the card number	4205 7925	4511 6825	5477 3125	6757 5483	6757 5486	4205 7928	4511 6828	5477 3128	6757 5429	6757 5430
<b>Conditions for application</b>										
Account type	HUF or FX account opened at the Bank / HUF or FX card account / an HUF or FX attorney deposit - K&H separated account / Medical service provider - K&H separated account									
Opening amount	The amount is the sum of the annual fees for the requested cards, consider to annual card fee discount in the account package associated with the bank account									
<b>Interest rates and fees concerning bankcard cover</b>										
Interest rate calculation	As specified in the interest rate conditions of the bank account supporting the use of the bankcard									
Fee of cover separation	Free of charge									
Interest rate calculation on negative balance	As specified in the interest rate conditions of the bank current account supporting the use of the bankcard									
Currency of cross-settlement with the card company	EUR in case of EUR transaction further USD		EUR			EUR in case of EUR transaction further USD		EUR		
	See details in the 8.4 appendix 'Exchange rates used when debiting bankcard transactions'.									
<b>Fees and charges</b>										
Annual bankcard fee	HUF 22,591	HUF 10,663	HUF 10,663	HUF 2,360	HUF 2,360	HUF 22,591	HUF 10,663	HUF 10,663	HUF 2,360	HUF 2,360
Card stopping fee	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
Card replacement fee	HUF 2,159	HUF 2,159	HUF 2,159	HUF 1,054	HUF 1,054	HUF 2,159	HUF 2,159	HUF 2,159	HUF 1,054	HUF 1,054
PIN reprint or modification fee	HUF 105 / occasion									
Card mailing fee in case of Hungarian address	Postal commission (This fee is the non-priority, standard letter up to 50g by announcement of Magyar Posta.)									
Card and/or PIN storing by the bank (in case of receiving in branch)	HUF 211 <b>campaign</b> for PIN storing by the Bank: free of charge until withdrawal									
Urgency fee of card production	Service not available									
<b>Fee of purchase</b>										
Abroad and In Hungary	Free of charge (free of purchase's fee)									
<b>Fee of cash withdrawal</b>										
Abroad (from ATM, at branches and post office)	1.06 % + HUF 1,160									
In Hungary from K&H ATM (HUF)	0.84 % min. HUF 317									
<del>In Hungary from K&amp;H branch</del>	<del>0.86%, min. HUF 474</del>									
In Hungary from non-K&H ATM	0.85 % + HUF 484									
In Hungary at other banks' branches, post office	0.85 % + HUF 485									



	K&H Visa Business Gold	K&H Visa Business	K&H Mastercard Business	K&H Entrepreneurs Maestro (without balance inquire service)	K&H Entrepreneurs Maestro (with balance inquire service)	K&H Visa business Gold debit contactless bankcard	K&H Visa business debit contactless bankcard	K&H Mastercard business contactless bankcard	K&H Entrepreneurs Maestro bankcard (without balance inquire service)	K&H Entrepreneurs Maestro bankcard (with balance inquire service)
<b>Other service charges on bankcards</b>										
Balance inquiry fee	Service not available				HUF 52	Service not available				HUF 52
Emergency bank card replacement fee abroad	Free of charge	HUF 50,000	HUF 50,000	Service not available		Free of charge	HUF 50,000	HUF 50,000	Service not available	
Emergency cash withdrawal fee abroad	Free of charge	HUF 35,000	HUF 35,000	Service not available		Free of charge	HUF 35,000	HUF 35,000	Service not available	
Cancellation fee of emergency services abroad	Free of charge	HUF 10,000	HUF 10,000	Service not available		Free of charge	HUF 10,000	HUF 10,000	Service not available	
Built in travel insurance services abroad	Free of charge			Service not available		Free of charge			Service not available	
K&H optional travel insurance	Service not available			HUF 6000 / year		Service not available			HUF 6000 / year	
Cash deposit charge through K&H ATM (for own corporate HUF account)	0.05 % min. HUF 317 Ft, Campaign: free of charge till withdrawal									
Cash deposit charge through K&H ATM into a specific bank account (for not own corporate HUF account)	0.05 % min. HUF 317 Ft, Campaign: free of charge till withdrawal									
Account-level card reassignment	Free of charge									
<b>Bankcard usage limits</b>										
Max. no. of ATM cash withdrawals	5 transactions/day									
Maximum number of purchase	99 transactions/day									
Maximum number 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 250,000 / day									
Maximum amount of cash withdrawals (via ATM and POS)	HUF 2,000,000 / day									
Max. no. of banknotes in the case of K&H ATM deposit	200 banknotes / transaction									
The deposit is suitable for denomiataions	HUF 500, HUF 1 000 Ft, HUF 2 000, HUF 5 000, HUF 10 000, HUF 20 000									
Total amount of purchases transactions (standard setting)	Available balance of bank account									
Total amount of Card Not Present transactions (standard setting)	Available balance of bank account	HUF 300,000 / day	Available balance of bank account				HUF 300,000 / day	Available balance of bank account		
Maximum amount of purchases	Available balance of bank account									
Single contactless transaction limit	not available limit type					Domestic: HUF 5000 / Abroad: EUR 20-25 (amount in the country's national currency equal to a certain EUR amount)				
Cumulative contactless transaction limit						Domestic: HUF 45000 / Abroad: 5 pieces transaction		Domestic: HUF 45000 / Abroad: 3 pieces transaction		
Cumulative mobil wallet limit (by mobile device)	not available limit type	Domestic: HUF 45000 / Abroad: 5 pieces transaction			not available limit type		Domestic: HUF 45000 / Abroad: 5 pieces transaction			
Validity of bankcards	3 years		3 years / 37 months (digital cards will not be automatically renewed)			4 years		4 years / 37 months (digital cards will not be automatically renewed)		



\* this campaign can be canceled with a 2 month notice

**Replacement card application:** From 13 January 2018 in case of physical card after a card has been stopped, the Bank will be provided at the Client 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.

**Built in travel insurance:** The built in travel 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 issuing. Details of the insurance service are in terms and conditions of the assistance and insurance.

**K&H optional travel insurance:** Since 2 June 2013 the optional travel insurance attached to bankcards can be requested upon applying for a physical card, or subsequently. Preconditions to requesting travel insurance after applying for the connected card: the card must be active. 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.

**Cash deposit in K&H ATM-en:** HUF cash deposit transactions initiated using a K&H ATM prior to 18:00 are effected as subject day transactions, while transactions initiated after 18:00 are effected as transactions value dated the next day following subject day.

**Bankcard limits:**

Accountholder may request a different daily limit amount suitable for their specific needs, according to the available maximum limits.

The daily Card not Present (CNP) limit and the daily mobil wallet limit are part of the daily purchase limit, so the maximum limit is identical with the daily purchase limit. The mobil wallet purchases are limited by 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.

The card acceptance financial institution may limit the value and frequency of cash withdrawals conducted using a bankcard, irrespectively of the daily limit set.

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

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

**Renewal of bankcards:** From February 13, 2018, K&H Bank will renew, replace any defective or blocked traditional business bankcards with contactless cards.business



#### 8.4 ONLINE PURCHASE AND 3D SECURE CODE SERVICE FOR BANKCARD PURCHASES – GENERAL INFORMATIONS

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 Cégvonal (06 1/20/30/70 335), or by Corporate Customer Service (00-36/1-468-7777) 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 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 security code remains valid for maximum 10 minutes only, then automatically becomes inactive unless it is activated.
- If you enter the security code incorrectly three times in a row, the Bank will block the online security code service related to the given card for an hour.
- The security code may only contain lower case letters and numbers, in a 3x3 digit format.

##### Card not Present limit:

The Bank has created a new daily limit type to further enhance the secure operation of the service. This special 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 ONLINE PURCHASE AND 3D SECURE CODE THAT SERVICE

- ~~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, and the transactions will not go through without it.~~
- 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.

## II. ACCOUNT PACKAGE SERVICES

### 2. NON SOLD SERVICE PACKAGES

#### 2.2 K&H BANKCARD ACQUIRING+ ACCOUNT PACKAGE

	E-BANK BASIC	E-BANK EXTRA WITH LIFE INSURANCE (LI) <sup>M1</sup>	BUSINESS TERMINAL WITH LIFE INSURANCE (LI) <sup>M1</sup>
ACCOUNT PACKAGE FEE K&H HUF BANK ACCOUNT <sup>M2</sup>	HUF 513 / month	HUF 1,538 / month	HUF 1,681 / month
BESIDE K&H HUF BANK ACCOUNT EUR BANK ACCOUNT AND/OR USD BANK ACCOUNT MAINTANCE FEE	free of charge		
THE CONTENTS OF PACKAGES			
HUF OR FCY CREDITS (WITH OR WITHOUT CONVERSION) HUF OR FCY ACCOUNT	free of charge		
STARTING ONE-OFF / FORWARD DATED HUF TRANSFER FROM HUF OR FX ACCOUNT			
- paper based payment orders			
• interbank	0.15% min. HUF 356		
• intrabank	free of transfer fee		
- electronic payment orders <sup>M3</sup>			
• interbank	0.1% min HUF 356		
• intrabank	free of transfer fee		
CASH IN (HUF) CREDIT TO HUF ACCOUNT	0.065% min. HUF 118		
CASH WITHDRAWAL (HUF) DEBIT FROM HUF ACCOUNT	0.16% min. HUF 400		
<del>CASH DELIVERED IN BAGS – HUF BANKNOTES (THROUGH OVERNIGHT DEPOSIT BOX AS WELL)</del>	<del>0.15% and HUF 164 /sack</del>		
TRANSACTIONS IN FOREIGN CURRENCIES FOR HUF AND FCY ACCOUNTS			
• Intrabank payment orders in FCY	as defined in Appendix 10		
• Outgoing cross border payments in HUF and FCY			
BOOKING FEE <sup>M4</sup>			
• Booking fee	as defined in point I.3.6		
• Booking fee – FCY			
• Booking fee – Loan			
• Booking fee – Cash			
• Booking fee - purchase			
THE TYPE OF THE PREFERENTIAL BANKCARD	-	K&H MASTERCARD BUSINESS AND K&H MASTERCARD BUSINESS DEBIT CONTACTLESS BANKCARD	
FOR K&H HUF BANK ACCOUNT the first-ordered type of preferential bankcard annual fee	-	as defined in point I.8.1 <b>Campaign:</b> free of charge till withdrawal <sup>M5</sup>	
K&H CORPORATE MOBILINFO monthly fee	as defined in point I.4.5 <b>Campaign:</b> free of charge till withdrawal		
K&H CORPORATE E-BANK	as defined in point I.4.2		
ELECTRA SERVICE monthly fee (for all users)	-	-	free of charge
INTEREST RATE (annual %)	As per the K&H Announcement		

<sup>M1</sup> You can request account package with "**Insurance 4**" (see Information sheet on insurance packages connected to service packages).

<sup>M2</sup> unless other instruction received, monthly account package fee will be debited in the following order of accounts: 1<sup>st</sup> HUF, 2<sup>nd</sup> EUR, 3<sup>rd</sup> USD

<sup>M3</sup> via only K&H corporate e-bank, K&H Mobilbank and Electra

<sup>M4</sup> Booking fee is charged for the transactions referred in the Announcement I. 3.6., independently of the transaction fee. The booking fee also will be charged for transactions free of transaction fee.

<sup>M5</sup> It is also normative for bankcards requested by clients before 12<sup>th</sup> October, 2015 as preferential bankcards for FX Accounts.

Terms and conditions not shown below are identical to those stipulated in sections I. of the Announcement.

### III. SERVICES

#### 2. SERVICES OFFERED BY THE K&H CORPORATE CUSTOMER SERVICE

K&H Bank's Corporate Customer Service offers clients the following services:

##### I. General banking services not requiring client identification:

- Provide medium-size and large corporate clients information on the products and services offered by the Bank
- Provide information on the branches and the availability of them
- Provide technical assistance for using the Electra systems
- Blocking of Cash withdrawal orders
- Complaint handling

##### II. Services that may be requested by clients having disposal right

Services (operations that can be performed)		
<b>Financial</b>	<b>Payment</b>	<p><b>Services subject to fee*</b></p> <ul style="list-style-type: none"> <li>• Cancel items submitted electronically *</li> <li>• Modify or cancel items *</li> </ul>
<b>Non-financial</b>	<b>Administrator</b>	<ul style="list-style-type: none"> <li>• Comprehensive information on account balances and transactions</li> <li>• Modification of the postal address to be used for sending account statements**</li> <li>• Specifying or modifying the manner of providing the account statement: physical and/or electronic (K&amp;H e-statement)*</li> <li>• Notification on large-amount cash withdrawals in advance*</li> <li>• Grant/modify access right for new or existing bank account in Electra*</li> <li>• Reconcile order batches submitted via Electra; provide other information concerning the bank account</li> <li>• Applying for setting or modifying the right to K&amp;H e-post*</li> <li>• Problem handling and information reporting about card ordering and voucher replenishment of Széchenyi Pleasure Card.</li> <li>• <del>Request/modify access right to Corporate Customer Service*</del></li> <li>• <del>Request WebElectra setting if no self-administration right is available-</del></li> <li>• Request new VICA registration password for users with VICA identification</li> <li>• <b>Change the device assigned to a channel for already registered authentication tools.</b></li> <li>• Modify account statement frequency</li> <li>• Modify order related to bank card top-up</li> <li>• Modification of daily cash withdrawal- and purchase-limits in case of bank- and credit cards*</li> <li>• Request replacement card after card stopping</li> <li>• Request reprinting of PIN for bank card *</li> <li>• <del>Replacement of bank cards and PIN code re-ordering*</del></li> <li>• Request, modify or block ePIN codes</li> <li>• <del>Blocking of Cash withdrawal orders</del></li> <li>• Registration for the 3D Secure Code service and modify of the parameters of the service PAM message, change phone number **</li> <li>• Application for a business debit card **</li> <li>• Change account card **</li> <li>• Termination of bank card contract by the client **</li> <li>• Termination of bank card contract with deadline (no renewal required) **</li> </ul> <p><b>Services subject to fee*</b></p> <ul style="list-style-type: none"> <li>• Issue transaction certificates, report and confirmation in a separate letter</li> <li>• Issue audit reports**</li> <li>• Print additional bank statements</li> <li>• Issue banking information documents</li> <li>• Print business card transaction list **</li> </ul>

##### Contact the K&H Corporate Customer Service at:

- If calling from Hungary and abroad: 00-36/1-468-7777
- Fax: 1/468-7758
- E-mail: [vallalatiugyfelszolgalat@kh.hu](mailto:vallalatiugyfelszolgalat@kh.hu), [info.customerservice@kh.hu](mailto:info.customerservice@kh.hu)

##### Service hours:

- We offer our clients technical support concerning our Electra services on workdays between **8:00 7:30** a.m. and **5 6** p.m.
- To reach an administrator with requests for comprehensive bank account and transaction information or complaints, contact us between **8:00 7:30** a.m. and 5 p.m. on weekdays, ~~until 4 p.m. on Fridays~~

##### Voicemail:

- Our voicemail service is at your disposal on a 24/7 basis. If you need to wait more than 2 minutes as all our administrators are busy, the system will automatically offer you the voicemail option. We guarantee that our administrators will call you back. Please do not forget to give your name and telephone number.

For details on services marked by \*, please call the Corporate Customer Service!

For details on services marked by \*\*, please contact your home branch or call the Corporate Customer Service!



#### IV. REGULATIONS CONCERNING GENERAL TRANSACTIONS, ACCOUNTS

- ~~Bulk cash deposits of banknotes will only be accepted in undamaged wrapping devices provided by the Bank if done by non-automated drop-box or a teller's desk. Bulk cash deposits of coins will only be accepted in properly sealed plastic safety bags or textile safety bags specifically suitable for coin delivery provided by either the Bank or the CVIT provider.~~
- Bulk cash deposits through an Automated Drop-box will only be accepted in undamaged plastic bags provided free of charge by the Bank or its agent.
- Limits for cash to be placed in a single bag/sack:
  - in case of cash delivered in bags by a value carrier to the Central Vault (KKFÉ) (banknotes, coins), the limit is to be determined by the valuables carrier mandated by the Account holder
  - In case of bulk cash deposit through the Automated Drop-box:
    - = banknotes: up to the equivalent of HUF 5,000,000
    - = coins: up to 100
- ~~Limits for cash to be placed in a single bag:~~
  - ~~banknotes: HUF 20,000,000 or equivalent; for bulk cash deposit through an Automated Drop box: HUF 5,000,000 or equivalent~~
  - ~~coins: 5 kg or 10 kg depending on the size of the bag; for bulk cash deposit through an Automated Drop box: 100 coins.~~

Proper care must be taken when sealing valuables for delivery.

The Account Holder shall use only undamaged packaging during packing and shall exercise due diligence in closing value consignments. Single-use security bags shall be used for wrapping banknotes and single-use security bags or sealed canvas bags shall be used for packing coins

#### **Forint banknotes, forint coins and currencies must be packed separately!**

The Account Holder shall issue a list of denominations of the payment instruments to be delivered per packet / security bag, which shall contain the currency, denomination, number, amount, total value, the name of the paying company, the address of the payer's site and the K&H ID specified in the contract, the date of payment, the number of seals / bags and the signature of the signatory.

100 banknotes of identical denomination should be strapped with a band to form a banknote bundle. A band should also be used in the event that the number of banknotes of identical denomination does not reach 100. Mandatory data of the banknote band: currency, denomination, number and amount of banknotes. ~~The band must be stamped if the depositor uses a stamp dated, and also signed by the person compiling the banknote bundle. The band also needs to indicate the denomination, number of pieces and amount of the banknotes. A separate denomination slip should be issued for the banknotes and coins to be transported.~~ The denomination slip must carry the name and the address of the business premises of the depositor, ~~for bulk cash deposits through an Automated Drop-box or to the central vault (KKFÉ)~~ the depositor's K&H identifier specified in the premises contract, the date of payment, the currency denomination, number of pieces, amount and grand total of the cash to be paid, the number of the account to be credited, the serial number of the packaging materials, and the signature of the persons dispatching the deposit, and – if the depositor has a stamp, – the stamp print. The means of payment prepared in line with the above shall be placed in the plastic security bag or security sack as defined above, account taken of the value limit, together with 1 copy of the denomination list. The name of the account holder, the address of the business premise of the depositor making the payment and the K&H ID number specified in the contract shall be indicated on the writing surface of the security bag, along with the unit and address of the Central Vault specified in the Bank contract as the recipient as well as the type of the consignment (forint banknote, forint coin, currency) ~~Coins should be packed and transported separately from the banknotes. A second copy of all denomination slips must be put in the envelope/bag containing the cash, or if the depositing is done by other means than an automated drop-box or a teller's desk another copy must be put in a separate envelope and sealed. The envelope must indicate the name of the depositor (address of the business premises making the payment) the serial number of the packaging material, as well as the serial number of the denomination slips enclosed therein. The envelope with the denomination lists(s) should be delivered to the bank branch together with the consignment of valuables containing the deposit.~~

## Appendix 2

K&H Bank Zrt.'s announcement of the deadlines for the submission of orders and the order of execution thereof  
FOR CORPORATE CLIENTS

## 3. Order processing

Type of order	During the opening hours of the branch (deposit through the teller)	Receipt	Order processing time	Delivery of record if discrepancy was found	Correction of the bank account
Bulk bag payment	8:00 – 14:00	T day	T+5 banking days	Within 5 banking days after processing	Within 7 banking days after processing

Type of order	Opening hours	Deposits	Crediting to bank account	Delivery of protocol in the event of a discrepancy
Bulk cash deposit through an Automated Drop-box	7/24	Before 17.00 on working days	banking day T+1	Within 5 working days of processing (input for internal investigation)
		After 17.00 on working days	banking day T+2	

Type of order	Deposit	Crediting of bank account	Minutes taken in case of discrepancy
Bulk cash deposit Bulk cash deposit delivered by valuables carrier to the Central Vault (KKFÉ)	until 6:30 a.m. on bank business days	until 4:00 p.m. on T banking day	within 5 bank business days of processing

Budapest, October 31, 2019

K&amp;H Bank Zrt.