

Key Information Document



PURPOSE

This document provides you with key information about this product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

THE PRODUCT

Name of the product: Dual currency investment EUR-HUF

Name of PRIIP manufacturer: K&H Bank Zrt.

Website for PRIIP manufacturer: www.kh.hu Call 06 1/20/30/70 335 3355 for more information!

National Bank of Hungary (MNB) is responsible for supervising K&H Bank Zrt. in relation to this Key Information Document.

Date of production of the KID: 2025.12.02

You are about to purchase a product that is not simple and may be difficult to understand.

WHAT IS THIS PRODUCT?

Type: Structured product

Term: maximum 1 year, but a deal can be entered into for a shorter term depending on the client's hedging needs

Objectives:

The dual currency investment is a short-term investment in euro that offers a higher yield, and in return you accept the possibility that the invested principal may be repaid to you in HUF. A dual currency investment involves an investment placed in euro (base currency) with the proviso that the Bank may repay the principal in HUF (secondary currency), if at expiry the cross rate of the two currencies is at or above a pre-defined exchange rate level (conditional exchange rate). It is this conditional conversion obligation that secures for your fixed investment an interest rate that is higher than the market rate.

If the conversion condition is met, the invested capital is returned to the client in forint. Interest payments, however, will always be made in the base currency, regardless of whether the principal has been converted or not. The investment cannot be cancelled during the tenor so you cannot get back the principal prior to expiry (security investment).

Intended retail investor:

The product targets retail investors who are interested in risk management and have a short-term (within 1 year) investment time frame. The product is suitable for investors (dynamic, daring) with an average level of knowledge and/or experience with financial products who accept risks, including limited capital loss.

WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?

Risk indicator



Recommended holding period: until the maturity of the deal. The risk indicator assumes you keep the product until maturity. You can not cash in earlier.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you. We have classified this product as 1 out of 7, which is 'the lowest' risk class.

This rates the potential losses from future performance at a very low level, and poor market conditions are very unlikely to impact the capacity of K&H Bank Zrt. to pay you.

Be aware of currency risk. You will receive payments in a different currency, so the final return you will get depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

In some circumstances you may be required to make further payments to pay for losses. **The total loss you may incur may significantly exceed the amount invested.**

This product does not include any protection from future market performance so you could lose some or all of your investment.

Performance scenarios

Example	
Notional	10 000 EUR
Secondary currency	HUF
Tenor	1 month
Type of interest	fix
Interest payments	on the expiry date, in the currency invested
Conditional exchange rate	395 EUR/HUF
Exchange rate monitoring date	second banking day before end of tenor

Exchanged annual interest	12.85 %
---------------------------	---------

This table shows the money you could get back to the given tenor, under different scenarios, assuming that you invest EUR 10 000.

The figures shown include all the costs of the product itself. The figures do not take into account your personal tax situation, which may also affect how much you get back.

Recommended holding period: 1 month Example Investment: 10 000 EUR		
Scenarios		If you exit after 1 month
Minimum	There is no minimum guaranteed return if you exit before 1 month. You could lose some or all of your investment or have to make further payments to cover losses.	
Stress scenario	What you might get back after costs	9260.15 EUR
	Average return	-7.39%
Unfavourable scenario	What you might get back after costs	10105.61 EUR
	Average return	1.05%
Moderate scenario	What you might get back after costs	10105.61 EUR
	Average return	1.05%
Favourable scenario	What you might get back after costs	10105.61 EUR
	Average return	1.05%

The scenarios shown illustrate how your product could perform. You can compare them with the scenarios for other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value varies and are not an exact indicator. What you get or might pay will vary depending on how the market performs and how long you keep the product. The stress scenario shows what you might get back in extreme market circumstances. This product cannot be cashed in. If you cash in before expiry you will have to pay high costs or make a large loss.

WHAT HAPPENS IF K&H BANK ZRT. IS UNABLE TO PAY OUT?

You are exposed to the risk that K&H Bank Zrt. may not be able to fulfil its obligations arising from this product in the event of insolvency or an official order. In this case, a total loss of any claim for payment is possible. As this is not an investment-type product, it is not granted by the National Deposit Insurance Fund or the Investor Protection Fund coverage.

WHAT ARE THE COSTS?

The reduction in yield shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself. The figures assume you conclude a deal for a notional amount of EUR 10 000. The figures are estimates and may change in the future.

The person selling you or advising you about this product do not charge you other costs.

Costs over Time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product (and how well the product does). The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

	If you exit after 1 month (where applicable)
Total costs	6,25 EUR (0,75%)
Annual cost impact (*)	4,25 %

Composition of Costs

The table below shows the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period, and the meaning of the different cost categories.

One-off costs upon entry or exit		If you exit after 1 month
Entry costs	These costs are already included in the price you pay.	35,42 EUR
Exit costs	We do not charge an exit fee for this product.	0 EUR
Ongoing costs [taken each year]		
Management fees and other administrative or operating costs	0% of the value of your investment per year. This is an estimate based on actual costs over the last year.	0 EUR
Transaction costs	0% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The amount will vary depending on how much we buy and sell.	0 EUR
Incidental costs taken under specific conditions		
Performance fees [and carried interest]	There is no performance fee for this product.	0 EUR

HOW LONG SHOULD I HOLD IT AND CAN I TAKE MONEY OUT EARLY?

Recommended holding period: 1 month based on the example.

The recommended holding period corresponds to the agreed term. The product has a fixed tenor and cannot be cancelled during the tenor due to a hedging contract!

HOW CAN I COMPLAIN?

- a) Verbally, in person, in bank branches, to the branch teller.
- b) Verbally, in person, via our phone customer services:
 - our K&H TeleCenter service at 06-(1/20/30/70)-335-3355,
 - our Corporate Customer Service at +36 1 468 7777 for corporate customers.
- c) In writing, in person, or in a document submitted by someone else, which can be handed in to the teller or branch manager in any of our branches. Alternatively, a pre-drafted form available in our branches may also be filled in.
- d) By traditional mail addressed to any of our branches or the Head Office (K&H Bank 1851 Budapest).
- e) By fax, addressed to the Head Office and sent to the bank's central telefax number: 06-1-328-9696.
- f) By e-mail sent to the bank's e-mail address (bank@kh.hu), or, for corporate clients, to vallalatugyfelszolgalat@kh.hu;
- g) Via another electronic channel, by writing a message in the e-box after logging on to the K&H retail, corporate or Trambulin e-bank site, or by writing a letter via the menu item 'how do you go about making a complaint or a comment?' on the bank's website (www.kh.hu).
- h) Written complaints concerning any deals conducted by the Markets Directorate are accepted directly by the dealers of the Markets Directorate either via their personal work e-mail address or through the treasurysales@kh.hu group e-mail address.

OTHER RELEVANT INFORMATION

You may access the K&H Treasury Handbook of Market Risk Management and the Product Sheets relevant to individual products from the 'Companies - K&H Treasury Services' sub-page of K&H Bank's website (www.kh.hu). If requested, the Bank shall provide copies to customers. Pursuant to Act No. CXXXVIII of 2007 on Investment Firms, Commodities Exchange Service Providers and Regulations on Their Operations, the Bank publishes information about the historical evolution of exchange rates on kh Bank's website (www.kh.hu).