

## DEBIT BANKCARD ANNOUNCEMENT FOR PRIVATE INDIVIDUAL CUSTOMERS

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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 bankcard fees and does not affect transaction fees.**  
*Underlying legislation: Regulation 2019/518, Directive (EU) 2015/2366 of the European Parliament and of the Council (PSD2) and its supplementary mandatory regulations (RTS) and Act LXXXV of 2009 on Payment Services as amended based on the above and the MNB Decree 35/2017 (XII.14.).*
- **The Bank unilaterally modifies the terms and conditions, including transaction fees, specified in the Announcement, in view of changes in the consumer price index (3,3%).**

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

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

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## K&amp;H retail bankcard conditions

	K&H Mastercard contactless bankcard	K&H Visa Classic contactless bankcard	K&H Visa Gold contactless bankcard	K&H Mastercard Gold bankcard
	available product	not available product	not available product	available product
	digitisable in K&H mobile wallet and Apple Pay	digitisable in Apple Pay	digitisable in Apple Pay	digitisable in K&H mobile wallet and Apple Pay
<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 3740
Annual bankcard fee	HUF 6,600 / HUF 6,906	HUF 6,600 / HUF 6,906	HUF 24,733 / HUF 25,637	HUF 24,733 / HUF 25,637
Co-card (additional card) fee	HUF 6,600 / HUF 6,906	HUF 6,600 / HUF 6,906	HUF 24,733 / HUF 25,637	HUF 24,733 / HUF 25,637
Card cancelling fee			free of charge	
Card replacement fee	HUF 2,073 / HUF 2,141	HUF 2,073 / HUF 2,141	free of charge	free of charge
PIN modification fee			HUF 109 / HUF 113	
PIN reminder (Online PIN delivery)			HUF 109 / HUF 113 campaign: free of charge until 30 June 2021	
Card mailing fee <u>within Hungary</u>			free of charge	
Card storing by the bank (receiving bankcard in branch)	HUF 1,179 / HUF 1,209	HUF 1,170 / HUF 1,209	HUF 1,207 / HUF 1,247	HUF 1,207 / HUF 1,247
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)			4.30% + HUF 1,825 / 1.34% + HUF 1,885	
Cash withdrawals from ATM abroad, in EEA states (EUR currency)			0.37% + HUF 729 / 0.38% + HUF 753	
Cash withdrawal in Hungary from K&H ATM (HUF)			0.48 + HUF 424 / 0.50% + HUF 435	
Cash withdrawal in Hungary from other banks' ATM			0.37% + HUF 729 / 0.38% + HUF 753	
Cash withdrawal in Hungary at other banks' branches or a post office			0.54% + HUF 869 / 0.56% + HUF 898	
Transaction cost			0.6%	
<b>Other service charges on bankcards</b>				
Balance inquiry fee at ATM			HUF 87 / HUF 90	
Emergency card replacement charge abroad	HUF 60,000	HUF 60,000	free of charge	free of charge
Emergency cash withdrawal charge abroad	HUF 40,000	HUF 40,000	free of charge	free of charge
Cancellation fee of emergency services abroad	HUF 10,000	HUF 10,000	free of charge	free of charge
Built-in travel insurance	free of charge	free of charge	free of charge	free of charge
K&H optional travel insurance	HUF 6,000 / year	HUF 6,000 / year	not available	not available
K&H Premium assistance	not available	not available	HUF 0	HUF 0
Cash deposit at a K&H ATM card behind the account			0.22% + HUF 55 / 0.23% + HUF 57; campaign: free of charge until 30 June 2021	
Cash deposit at a K&H ATM into a specific bank account (for retail bank account)			0.22% + HUF 55 / 0.23% + HUF 57; campaign: free of charge until 30 June 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 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 500,000 / day
Maximum amount of purchases			total sight balance / day or HUF 285,000 /day	
Single contactless transaction limit			Domestic: HUF 15,000 / Abroad: EUR 20-60 (an amount in the country's national currency equal to a certain EUR amount)	
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	Domestic: HUF 45,000 / Abroad: 3 transactions
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
Validity of bankcards	4 years / 37 months (digital cards are not renewed)	4 years	4 years / 37 months (digital cards are not renewed)	4 years / 37 months (digital cards are not renewed)



	K&H Maestro contactless bankcard	K&H Mastercard basic bankcard	K&H Visa Electron contactless bankcard	K&H Visa Classic bankcard
	not available product	not available product	not available product	not available product
	digitisable in K&H mobile wallet and Apple Pay	digitisable in K&H mobile wallet and Apple Pay	digitisable in Apple Pay	digitisable in Apple Pay
<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	5445 3730	4406 0228	4550 5230
Annual bankcard fee			HUF 2,914 / HUF 3,098	
Co-card (additional card) fee			HUF 2,914 / HUF 3,098	
Card cancelling fee			free of charge	
Card replacement fee			HUF 1,423 / HUF 1,470	
PIN modification fee			HUF 109 / HUF 113	
PIN reminder (Online PIN delivery)			HUF 109 / HUF 113 campaign: free of charge until 30 June 2021	
Card mailing fee within Hungary			free of charge	
Card storing by the bank (when the bankcard is collected at a branch)			HUF 1,170 / HUF 1,209	
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 / 1.34% + HUF 1,885	
Cash withdrawals from ATM abroad, in EEA states (EUR currency)			0.37% + HUF 729 / 0.38% + HUF 753	
Cash withdrawal from K&H ATM in Hungary (HUF)			0.48 + HUF 424 / 0.50% + HUF 435	
Cash withdrawal in Hungary from other banks' ATM			0.37% + HUF 729 / 0.38% + HUF 753	
Cash withdrawal in Hungary at other banks' branches or a post office			0.54% + HUF 869 / 0.56% + HUF 898	
Transaction cost			0.6%	
<b>Other service charges on bankcards</b>				
Balance inquiry fee at ATM			HUF 87 / HUF 90	
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 / 0.23% + HUF 57; campaign: free of charge until 30 June 2021	
Cash deposit at a K&H ATM into a specific bank account (for retail bank account)			0.22% + HUF 55 / 0.23% + HUF 57; campaign: free of charge until 30 June 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 15,000 / Abroad: EUR 20-60 (an amount in the country's national currency equal to a certain EUR amount)			
Cumulative contactless transaction limit	Domestic: HUF 45,000 / Abroad: 3 transactions	Domestic: HUF 45,000 / Abroad: 3 transactions	Domestic: HUF 45,000 / Abroad: 5 transactions	Domestic: HUF 45,000 / Abroad: 5 transactions
Cumulative mobile wallet limit (by mobile device)	Domestic: HUF 45,000 / Abroad: 5 transactions	Domestic: HUF 45,000 / Abroad: 5 transactions	not available limit type	not available limit type
Validity of bankcards	4 years / 37 months (digital cards are not renewed)	4 years / 37 months (digital cards are not renewed)	4 years	4 years



**Number of cards that can be requested:** ~~Maximum 1 physical main card and 4 physical co-cards may be issued for an account; the first applied card must be main card.~~ The Bank does not limit the number of main and co-cards that can be issued for an account and a customer have more same type card for an account. Debit bankcard contract can be concluded at any K&H branch or through K&H TeleCenter.

**Replacement card application:** With the effect of 13 January 2018, after a card has been cancelled, the Bank will be provided at the Customer request starts a process to replace the card and to forward a new one. ~~The Bank forwards replacement cards to cardholders by following the process for mailing cancelled cards.~~ If no replacement card is issued for such card, the bankcard agreement ceases to exist on the expiry date of the card cancelled.

**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 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 bankcards, the insurance coverage starts from 0:00 hours (CET) on the day following the day of bankcard activation ~~or digitalisation. 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 bankcards (except for K&H Visa Gold, K&H Mastercard 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 bankcard 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 bankcard. 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 and K&H Mastercard Gold bankcards, please refer to the Terms and Conditions of K&H Premium Assistance.

#### **Bankcard renewal:**

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 cancelled 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.

As of January 01, 2021, the Bank will stop the sale of K&H Maestro contactless bankcard and the K&H Visa Gold contactless bankcard and will not accept new bankcard applications for this card type.

~~The expiration date of new cards issued in December 2020, as well as renewed bankcards marked as early renewal and canceled card replacement, has been changed from 4 years to 3 years.~~

<sup>1</sup> As of February 2, 2021, the K&H Maestro contactless cards, the K&H Visa Electron contactless cards and the K&H Visa Classic basic bankcards renewal, early renewal or replacement of defective and cancelled cards will take place with K&H Mastercard basic bankcard, and the Bank will also start replacing valid cards that are not expiring.

<sup>1</sup> As of February 2, 2021, the K&H Visa Classic contactless cards renewal, early renewal or replacement of defective and cancelled cards will take place with K&H Mastercard contactless bankcard, and the Bank will also start replacing valid cards that are not expiring.

<sup>1</sup> As of February 2, 2021, the K&H Visa Gold contactless cards renewal, early renewal or replacement of defective and cancelled cards will take place with K&H Mastercard Gold bankcard, and the Bank will also start replacing valid 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 ~~and K&H Maestro~~ contactless cards issued for cardholders under the age of 18, the basic and maximum daily purchase, virtual transaction and cash withdrawal limits are 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 bankcard 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, Luxemburg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, United Kingdom.

#### **Sending bankcard abroad:**

In accordance with the provisions of Section III.1. of the General Contracting Terms and Conditions of bankcard and Credit Card Services from 14 February, 2021 the cards are mailed to the following foreign countries: Albania, Andorra, Austria, Belgium, Bosnia-Herzegovina, Bulgaria, Czech Republic, Denmark, United Kingdom, Macedonia, Estonia, Belarus, Faroe Islands, Finland, France, Gibraltar, Greece,



Netherlands, Croatia, Ireland, Iceland, Kosovo, Poland, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Moldova, Monaco, Montenegro, Germany, Norway, Italy, Portugal, Romania, San Marino, Spain, Switzerland, Sweden, Serbia, Slovakia, Slovenia, Turkey, Ukraine, Vatican.



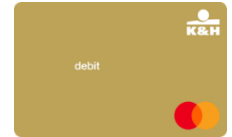
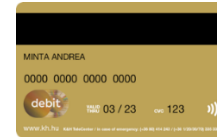
<sup>1</sup> The changes are also included in the announcement published on November 2, 2020.



## K&H bankcard application conditions

	K&H Mastercard contactless bankcard	K&H Mastercard Gold bankcard
<b>Basic criteria</b>		
<b>Applicant's age</b>	14. 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!	
<i>Bankcards available during opening hours of branches' cash desks.</i>		

## External features of the bankcards

	K&H Mastercard basic bankcard	K&H Mastercard contactless bankcard	K&H Mastercard arany bankkártya
	not available	available	available
	<b>Features by date of issue</b>		
	<b>before 01.01. 2021</b>	<b>before 01.01. 2021</b>	<b>before 01.01. 2021</b>
	 	 	 
<b>according to the personalisation:</b>	<b>the card is laser engraved</b>	<b>the card is laser engraved</b>	<b>the card is laser engraved</b>
<b>location of the cardholder's name on the plastic:</b>	<b>located at the back of the card</b>	<b>located at the front of the card</b>	<b>located at the back of the card</b>
<b>location of the card number on the plastic:</b>	<b>located at the back of the card</b>	<b>located at the back of the card</b>	<b>located at the back of the card</b>
<b>location of the signature stripe on the plastic:</b>	<b>it has no signature strip</b>	<b>it has no signature strip</b>	<b>it has no signature strip</b>

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

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

## Use of K&H retail bankcards

Transaction types	K&H Maestro contactless bankcard	K&H Visa Electron contactless bankcard	K&H Visa Classic contactless bankcard K&H Visa Gold contactless bankcard K&H Visa Classic basic bankcard	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 Hungary and abroad:</b> At merchants displaying the Mastercard logo.
	<b>In case of contactless payment:</b> <sup>1,2</sup> At merchants displaying the edc/Maestro logos and the contactless symbol.	<b>In case of contactless payment:</b> <sup>1</sup> At merchants displaying the Visa logo and the contactless symbol.		<b>In case of contactless payment:</b> <sup>1,2</sup> 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. <sup>2</sup>			
Purchase at ATM	Usable at ATMs offering this function (for example: mobile top-up, bill payment).			
Gambling	<b>In Hungary:</b> <sup>1,2</sup> At merchants displaying the edc/ Maestro logos	<b>In Hungary:</b> <sup>1,2</sup> At merchants displaying the Visa logos.		<b>In Hungary:</b> <sup>1,2</sup> At merchants displaying the Mastercard logos.
Cash withdrawal	<b>In Hungary and abroad:</b> <sup>2</sup> ATMs, cash desks of financial institutions and post offices displaying the Maestro logo	<b>In Hungary and abroad:</b> <sup>2</sup> ATMs displaying the Visa and/or Electron logos. Cash desks of financial institutions and post offices displaying the Visa logo		<b>In Hungary and abroad:</b> <sup>2</sup> 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> <sup>2</sup> ATMs displaying the Maestro logo and offering this function.	<b>In Hungary and abroad:</b> <sup>2</sup> ATMs displaying the Visa and/or Electron and/or PLUS logos and offering this function.		<b>In Hungary and Abroad:</b> <sup>2</sup> 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 digitisable card in K&H mobile wallet.

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





## 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.	
Other currencies		HUF	K&H FX sell rate I.	no conversion	
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

\* 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 Hungarian mobile service provider’s mobile phone number, which the Bank can use to send you the online 3D Secure Code.

#### How the service works:

- When shopping online the Cardholder receives a unique 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 is always a 6-digit number.

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

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

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

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

### GENERAL RULES OF THE ONLINE PURCHASE AND 3D SECURE CODE 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 15,000 applies irrespectively of the type of card used. Abroad, irrespectively of the type of card used, an amount in the country's national currency equivalent to EUR 20-60 applies; the specific amount depends on the country. No PIN code is required for contactless transactions equivalent to or below the limit amount for single contactless transactions. A PIN code is always required for contactless transactions above the limit amount for single contactless transactions.	
<b>Cumulative contactless (on-line) transaction limit:</b> 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 15,000 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 depends on the country. No PIN code is required for contactless 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 15,000 applies irrespectively of the type of card used. Abroad, irrespectively of the type of card used, an amount in the country's national currency equivalent to EUR 20-60 applies; the specific amount 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.