

# announcement



H-1095 Budapest, Lechner Odön fasor 9.  
phone: (06 1) 328 9000  
fax: (06 1) 328 9696  
www.kh.hu • bank@kh.hu

## DEBIT BANKCARD ANNOUNCEMENT FOR PRIVATE INDIVIDUAL CUSTOMERS

**Valid from:** This amendment to the announcement will not enter into force on Aprils 19, 2022.

The announcement of the debit bankcard announcement for private individual customers in force as of April 1, 2022 shall remain in force with unchanged content, supplemented by other amendments which have entered into force in the meantime.”

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

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

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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.

**In accordance with the provisions set out in Section XIX.1 of the General Contracting Terms and Conditions for Bank Card and Credit Card Services, the Bank amends this Announcement as follows, effective 19 April 2022:**

- **changes in the Bank's procedural and operational processes due to the development of the Bank Account management background system and other text clarifications**

**In connection with the changes coming into force on April 19, 2022, 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 basic bankcard	K&H Mastercard contactless bankcard	K&H Mastercard Gold bankcard
	available product	not available product	available product
	digitisable in Apple Pay/Google 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 3730	5445 3728	5445 3740
Annual bankcard fee	HUF 3,256	HUF 7,258	HUF 26,944
Co-card (additional card) fee	HUF 3,256	HUF 7,258	HUF 26,944
Card cancelling fee	free of charge		
Card replacement fee	HUF 1,545	HUF 2,250	free of charge
PIN modification fee	HUF 119		
PIN reminder (Online PIN delivery)	HUF 119 campaign: free of charge until 30 June 2022		
Card mailing fee	free of charge		
Card storing by the bank (receiving bankcard in branch)	HUF 1,271	HUF 1,271	HUF 1 311
Urgency fee of bankcard production	not available		
Purchase fee abroad and in Hungary	free of charge		
Cash withdrawal abroad (from ATM, at branches and post office)	1.41% + HUF 1,981		
Cash withdrawals from ATM abroad, in EEA states (EUR currency)	0.40% + HUF 791		
Cash withdrawal in Hungary from K&H ATM (HUF)	0.53% + HUF 495		
Cash withdrawal in Hungary from other banks' ATM	0.40% + HUF 791		
Cash withdrawal in Hungary at other banks' branches or a post office	0.59% + HUF 944		
Transaction cost	0.6%		
<b>Other service charges on bankcards</b>	<b>K&amp;H Mastercard basic bankcard</b>	<b>K&amp;H Mastercard contactless bankcard</b>	<b>K&amp;H Mastercard Gold bankcard</b>
Balance inquiry fee at ATM	HUF 95		
Emergency cash withdrawal charge abroad	HUF 40,000	HUF 40,000	free of charge
Cancellation fee of emergency services abroad	HUF 10,000	HUF 10,000	free of charge
Built-in travel insurance	free of charge	free of charge	free of charge
K&H optional travel insurance	HUF 6,000 / year	HUF 6,000 / year	not available
K&H Premium assistance	not available	not available	HUF 0
Cash deposit at a K&H ATM card behind the account	0.24% + HUF 60 ; campaign: free of charge until 30 June 2022		
Cash deposit at a K&H ATM into a specific bank account (for retail bank account)	0.24% + HUF 60 ; campaign: free of charge until 30 June 2022		
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		



Limits on bankcard use	K&H Mastercard basic bankcard	K&H Mastercard contactless bankcard	K&H Mastercard Gold bankcard
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 / or HUF 285,000 / day		HUF 1 000,000 / day
Total amount of purchases (default setting)	HUF 300,000 /day or HUF 285,000/day		HUF 500,000 / day
Total amount of Card Not Present transactions (default setting)	HUF 300,000 /day or HUF 285,000/day		HUF 500,000 / day
Maximum amount of purchases	total sight balance / day or HUF 285,000 /day		total sight balance / 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		
Validity of bankcards	3 years / 37 months (digital cards are not renewed)	4 years / 37 months (digital cards are not renewed)	

**Number of cards that can be requested:** 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 replacement card – unless otherwise requested by customer- will be mail by the Bank to the cardholder. 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 Mastercard bankcards applied after 3. June 2013, however bankcards applied before that time, or in the case of K&H Visa Classic bankcard for its Mastercard replacement product, 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. The insurance coverage starts from 0:00 hours (CET) on the day following the day of bankcard activation or digitalisation. 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 Mastercard Gold bankcard) 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 90 days. Insurance coverage starts at 0:00 on the day following the activation or digitalisation 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 Mastercard Gold bankcards, please refer to the Terms and Conditions of K&H Premium Assistance. The insurance coverage starts from 0:00 hours (CET) on the day following the day of bankcard activation or digitalisation.

**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 be withdrawn at a time and the frequency of cash withdrawals using a bankcard.

In the case of K&H Mastercard 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.

**Payment with digital bankcard:** Digitalisation and all payment transactions performed with a digital bankcard are free of charge.

The digitalization of bankcards is immediately possible, which is issued as a new application or cancelled replacement card. The digitalization of bankcards is only possible after the physical bankcard activation, which is issued for renewals or card exchanges due to product withdrawal.

**Cash withdrawals from ATM abroad, in EEA states (EUR currency):**

The Bank applies the official list of EEA countries, which includes the following countries in addition to Hungary: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden.

**Sending bankcard abroad:**

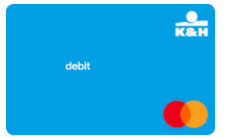

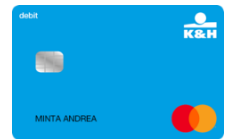

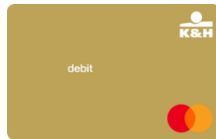
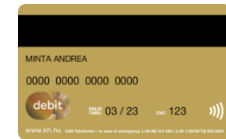
In accordance with the provisions of Section III.1. of the General Contracting Terms and Conditions of bankcard and Credit Card Services from 14 February, 2021 the cards are mailed to the following foreign countries: Albania, Andorra, Austria, Belgium, Bosnia-Herzegovina, Bulgaria, Czech Republic, Denmark, 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.



## 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!	

## External features of the bankcards

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

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

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

## Use of K&H retail bankcards

Transaction types	K&H Mastercard basic bankcard / K&H Mastercard contactless bankcard/ K&H Mastercard Gold bankcard
Purchase at merchant	<b><u>In Hungary and abroad:</u></b> At merchants displaying the Mastercard logo.
	<b><u>In case of contactless payment:</u></b> <sup>1</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), 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>1</sup>
Purchase at ATM	Usable at ATMs offering this function (for example: mobile top-up, bill payment).
Gambling	<b><u>In Hungary:</u></b> <sup>1</sup> At merchants displaying the Mastercard logos.
Cash withdrawal	<b><u>In Hungary and abroad:</u></b> <sup>1</sup> ATMs, cash desks of financial institutions and post offices displaying the Mastercard logo
Cash deposit at an ATM	<b><u>In Hungary:</u></b> ATMs displaying the K&H logo and offering this function. <b><u>Abroad :</u></b> This service not available.
Balance enquiry	<b><u>In Hungary and Abroad:</u></b> <sup>1</sup> ATMs displaying the Mastercard logo and offering this function.
	The balance is always shown in HUF; in the case of FX accounts the <b>MNB K&amp;H-FX-I</b> middle rate is used for conversion.
PIN change	<b><u>In Hungary and Abroad:</u></b> ATMs displaying the Mastercard logo and offering this function.

<sup>1</sup> This function is also available with digitisable card in ApplePay/ GooglePay.



## Exchange rates applied to authorisation and settlement of transaction

### Exchange rates applied for authorisation of transaction

Transactions performed abroad or in Hungary at non-K&H acquirers, using bankcards issued by K&H				
Card type	Currency of the transaction	Currency of the underlying account	K&H exchange rate applied for authorisation (outstanding) *	
			Conversion from original transaction currency to HUF	Conversion from HUF to currency of customer account
Mastercard	HUF	Not HUF	no conversion	K&H FX middle rate-I. MNB middle rate
		HUF		no conversion
	Not HUF	Not HUF	card company exchange rate	K&H FX middle rate-I. MNB middle rate
		HUF		no conversion

### Exchange rates applied for settlement of transaction

Transactions performed abroad or in Hungary at non-K&H acquirers, using bankcards issued by K&H							
Card type	Currency of the transaction	Card company's settlement currency	Currency of the underlying account	Exchange rate applied when converting the transaction from the card company's settlement currency to the customer account currency at time of transaction debiting	Exchange rate applied for calculating and debiting the fee	Exchange rate applied when converting the transaction from the card company's settlement currency to the customer account currency at time of transaction crediting	Exchange rate applied for calculating and crediting the fee
<b>For withdrawals or purchases in HUF</b>							
Mastercard	HUF	for transactions in Hungary: HUF for transactions abroad: EUR	Foreign currency	K&H FX buy rate I.	<p><b>Basic of the fee calculation:</b> In case of fix HUF value is not conversion. The transaction fee, expressed as a percentage, will be calculated on the basis of the original transaction amount converted to HUF at the exchange rate of the card association.</p> <p>K&amp;H FX middle rate-I. <b>Fee debiting:</b> The amount of the fee calculated in HUF will be converted into the currency of the account at the MNB middle rate valid on the Bank's processing.</p>	K&H FX sell rate I.	<p><b>Basic of the fee calculation:</b> In case of fix HUF value is not conversion. The transaction fee, expressed as a percentage, will be calculated on the basis of the original transaction amount converted to HUF at the exchange rate of the card association.</p> <p>K&amp;H FX middle rate-I. <b>Fee crediting:</b> The amount of the fee calculated in HUF will be converted into the currency of the account at the MNB middle rate valid on the Bank's processing date.</p>
			HUF	no conversion	no conversion		no conversion
<b>For withdrawals or purchases in currencies other than HUF **</b>							
Mastercard	EUR	EUR	EUR	no conversion	<p><b>Basic of the fee calculation:</b> In case of fix HUF value is not conversion. The transaction fee, expressed as a percentage, will be calculated on the basis of the original transaction amount converted to HUF at the exchange rate of the card association.</p> <p>K&amp;H FX middle rate-I. <b>Fee debiting:</b> The amount of the fee calculated in HUF will be converted into the currency of the account at the MNB middle rate valid on the Bank's processing date.</p>	no conversion	<p><b>Basic of the fee calculation:</b> In case of fix HUF value is not conversion. The transaction fee, expressed as a percentage, will be calculated on the basis of the original transaction amount converted to HUF at the exchange rate of the card association.</p> <p>K&amp;H FX middle rate-I. <b>Fee crediting:</b> The amount of the fee calculated in HUF will be converted into the currency of the account at the MNB middle rate valid on the Bank's processing date.</p>



For withdrawals or purchases in currencies other than HUF **							
Card type	Currency of the transaction	Card company's settlement currency	Currency of the underlying account	Exchange rate applied when converting the transaction from the card company's settlement currency to the customer account currency at time of transaction debiting	Exchange rate applied for calculating and debiting the fee	Exchange rate applied when converting the transaction from the card company's settlement currency to the customer account currency at time of transaction crediting	Exchange rate applied for calculating and crediting the fee
Mastercard	USD	EUR	USD/ other currency	K&H cross-rate***	<p><b>Basic of the fee calculation:</b> In case of fix HUF value is not conversion. The transaction fee, expressed as a percentage, will be calculated on the basis of the original transaction amount converted to HUF at the exchange rate of the card association.</p>	K&H cross-rate****	<p><b>Basic of the fee calculation:</b> In case of fix HUF value is not conversion. The transaction fee, expressed as a percentage, will be calculated on the basis of the original transaction amount converted to HUF at the exchange rate of the card association.</p>
					<p><b>K&amp;H FX-middle rate-I.</b> <b>Fee debiting:</b> The amount of the fee calculated in HUF will be converted into the currency of the account at the MNB middle rate valid on the Bank's processing date.</p>		<p><b>K&amp;H FX-middle rate-I.</b> <b>Fee crediting:</b> The amount of the fee calculated in HUF will be converted into the currency of the account at the MNB middle rate valid on the Bank's processing date.</p>
Mastercard	other currency	EUR	HUF	K&H FX sell rate I.	<p><b>Basic of the fee calculation:</b> In case of fix HUF value is not conversion. The transaction fee, expressed as a percentage, will be calculated on the basis of the original transaction amount converted to HUF at the exchange rate of the card association.</p>	K&H FX buy rate I.	<p><b>Basic of the fee calculation:</b> In case of fix HUF value is not conversion. The transaction fee, expressed as a percentage, will be calculated on the basis of the original transaction amount converted to HUF at the exchange rate of the card association.</p>
					<p><b>K&amp;H FX-middle rate-I.</b> <b>Fee debiting:</b> The amount of the fee calculated in HUF will be converted into the currency of the account at the MNB middle rate valid on the Bank's processing date.</p>		<p><b>K&amp;H FX-middle rate-I.</b> <b>Fee crediting:</b> The amount of the fee calculated in HUF will be converted into the currency of the account at the MNB middle rate valid on the Bank's processing date.</p>

\* Authorisation of card transactions is always received into the Bank in HUF and the fees are set in HUF.

\*\* If the original transaction of the currency is the same as the currency of the customer account, the original amount of the transaction will always be debited.

\*\*\* Example of applying the cross rate in the case of debit transaction: 1.) conversion of the card company's settlement currency (EUR) into HUF at the foreign exchange FX sell rate I., then 2.) conversion of the received HUF amount at the foreign currency FX buy rate I.

\*\*\*\* Example of applying the cross rate in the case of debit transaction: 1.) conversion of the card company's settlement currency (EUR) into HUF at the foreign exchange FX buy rate I., then 2.) conversion of the received HUF amount at the foreign currency FX sell rate I.



## Online payment and related 3D Secure Code and Strong Customer Authentication (SCA) service– 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 not required for online payment, related 3D Secure Code, and strong Customer Authentication (SCA) service

- Online payment can be initiated at any online merchant, independence of the merchant use or does not use the 3D Secure technology or strong customer authentication service. If the merchant does not use 3D Secure technology, there is no need to enter an Internet security code.

## THE 3D SECURE CODE AND STRONG CUSTOMER AUTHENTICATION (SCA) SERVICE COMPONENTS AVAILABLE TO CARDHOLDERS

### Terms of Service:

- The service doesn’t require a registration, it is automatically set up for all bankcards.
- For the service you must specify a Hungarian mobile service provider’s mobile phone number, to which the Bank can send the one time password in SMS.

### How the 3D Secure 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 payment) 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 5 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.

### How the strong customer authentication service works:

Strong customer authentication service can be done in two ways:

- in case of already active K&H mobilbank users, and customers newly installing and activating K&H mobilbank by using **mToken** (with biometric identification, or mPIN using), or
- in case of customers without K&H mobilbank by using personal **online payment password (4-digit number)** and **one time password (6-digit number)**.

### **Strong customer authentication service using mToken:**

- during the online payment the Cardholder will receive a push notification on the device which has K&H mobilbank, and by which
  - with biometric identification (finger print, face recognition, etc.) or
  - with entering the mPIN the customer identifies himself and acknowledges the transaction.
- the customer has 5 minutes to confirm the online payment.
- the customer can initiate the mToken identificaton 5 times for a specific transaction, afterward the Bank blocks the service for 24 hour.

### **Strong customer authentication service using personal online payment password and SMS one time password:**

in case of an online payment the Cardholder must enter

- the 4-digit number personal online payment password (static password) which was previously registered by the customer, and
- the 6-digit number one time password sent in an SMS by the Bank to the registered phone number related to strong customer authentication.
- the one time password sent in the SMS is valid for maximum 5 minutes only, then automatically becomes inactive
- the online payment password and the SMS one time password can be typed 5 times, afterward the Bank is blocking the service for 1 hour.
- the SMS one time password is always a 6-digit number.

### Online payment and 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 **Online payment and Card Not Present (CNP) limit**. It can be installed and modified through the following registration channels: K&H ebank, K&H mobilbank, Telecenter.



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

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

**GENERAL RULES OF THE ONLINE PAYMENT AND RELATED 3D SECURE CODE AND STRONG CUSTOMER AUTHENTICATION SERVICE**

- entering the 3D secure code or in case of strong customer authentication the online payment password and the one time password is compulsory for all online payments at a site where the merchant participates in 3D Secure Code service or Strong Customer Authentication.
- the amount of the daily online payment and CNP limit is 1 HUF by default. This limit can less or equal to the daily purchase limit. This online payment and Card Not Present (CNP) limit can be modified only by the Account Holder, but the Cardholder shall not modify it.



## Contactless payment – General information

### ACTIVATION OF A BANKCARD SUITABLE FOR CONTACTLESS PAYMENT

There is no need to activate the contactless functionality, because the activation of the card also activates the contactless functionality.

Activation is possible in one of the following ways:

- via K&H's retail e-bank or K&H mobilbank 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.

Online* transactions	
<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. The K&H Mastercard bankcards online processing is typically preferred.

Off-line** 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.
<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>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.