



General terms and conditions of the services available based on a framework agreement and right of disposal over the account

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1. Banking services available based on framework agreement:

- K&H HUF Corporate Current Account
- K&H Corporate Current FX Account
- K&H Foundation FX account
- K&H Social organisations FX account
- K&H HUF Corporate Current Account with overnight interest
- K&H Corporate Current FX Account with overnight interest
- K&H Corporate HUF card coverage account
- K&H Corporate FX card coverage account
- K&H Business Savings Account
- K&H Employer mortgage loan subsidy account
- K&H Separated HUF account
- K&H Separated FX account
- K&H Statutory deposit
- K&H MOKK deposit HUF account
- K&H MOKK deposit FX account
- Electra (electronic banking service accessible via modem or Internet)
- K&H Corpotare e-bank (internet-based electronic banking service)
- K&H mobile bank (mobile phone application based electronic banking service)
- K&H e-post (internet-based electronic banking mailbox service)
- K&H corporate mobile info
- Business debit card service

2. Right of disposal includes all of the privileges that define the type of transactions the Mandate Holder may perform on the specified accounts, as well as the channels¹ through which and the method with which such transactions can be performed. The right of disposal can refer to the authorisation to initiate financial and non-financial transactions or only non-financial transactions. A limit linked to the transaction amount can be given in the account currency. In the case of a conversion, the limit indicated in the account currency is calculated based on the Bank's FX I mid-rate valid on the day of the debit transaction.

2.1 Available transactions (details are contained in Section III. Services)

Payment	Give and modify Forint and foreign currency payment and transfer orders, standing orders, direct debit authorisations, reporting, cancellation and annual verification of a secondary account identifier , request transaction certifications
Cash	Cash withdrawal
Deposit	Fix, modify or break term deposits
Bulk payment	Launch direct credits (group payments) and postal money orders, query group notifications
Bankcard	Bankcard related operations (limit modification, request of replacement card, PIN reproduction, card activation, 3D Secure Code) Mobil balance top-up
Administrator - individual	Client level non-financial transactions, e- Box confidential reader, handling Mobilinfo orders
Administrator - joint	Client level non-financial transactions, e- Box confidential reader, handling Mobilinfo orders
Administrator - operator	Client level non-financial transactions, e- Box confidential reader, handling Mobilinfo orders

¹ In case of the Electra service, the Electra service contract contains the conditions pertaining to disposal rights.



2.2 Available transactions by channel (Details are contained in Section III. Services)

Authorised transaction / Channels	Payment	Cash	Deposit	Bankcard	Bulk payment	Administrator - individual	Administrator - joint ²	Administrator - operator
K&H bank branch	✓	✓	✓	–	–	–	–	–
K&H Corporate e-bank	✓	–	✓	✓	✓	✓	✓	✓
K&H mobile bank	✓	–	–	✓	–	✓	✓	✓
K&H e-post	–	–	–	–	–	✓	✓	✓
K&H SME Customer Service	✓	✓	✓	✓	–	–	–	–
K&H Corporate Customer Service	✓	–	–	–	–	✓	–	–
Service provided through a dedicated interface, using a third party payment service provider	✓	–	–	–	–	–	–	–

2.3 Methods available for giving mandates by channel

Authorised transaction / Channels ³	Individual signatory	Joint signatory	Secondary signatory	Signatory with special terms	Data entry operator	Inquirer
K&H Branch	✓	✓	✓	✓	–	–
K&H corporate e-bank / Mobile bank	✓	✓	✓ ⁴	–	✓	✓
K&H e-post	–	–	–	–	–	✓
K&H SME Customer Service	✓	–	–	–	–	✓
K&H Corporate Customer Service	✓	–	–	–	–	✓
Service provided through a dedicated interface, using a third party payment service provider ⁵	✓	✓	✓	–	✓	✓

2.4 Transaction rights related to service contracts for banking services with electronic identification concluded prior to 29 October 2016 via the various channels

Authorised transaction / Channels role	Payment	Cash	Deposit	Bankcard	Bulk payment	Administrator - individual	Administrator - joint ²	Administrator - operator
K&H Branch	–	–	–	–	–	–	–	–
K&H corporate e-bank	Transacting party	–	Deposit administrator	Bank card administrator	Group administrator	Senior officer	Senior officer	Administrator
K&H corporate Mobile bank	Transacting party	–	–	Bank card administrator	Group administrator	Senior officer	Senior officer	Administrator
K&H e-post ⁶	–	–	–	–	–	Confidential reader	Confidential reader	Confidential reader
K&H SME Customer Service	Transacting party	Transacting party	Transacting party	Transacting party	–	–	–	–
K&H Corporate Customer Service ⁷	–	–	–	–	–	Mandate holder	–	–

² Not available in case of mandate holders reported after 02 November 2016

³ For those channels where the signatory or data entry disposal methods cannot be interpreted, the user has query right.

⁴ Interpreted as joint signatories for the e-bank channel

⁵ When using a service provided through a dedicated interface, using a third-party payment service provider, the scope of the user's operating authority will be identical to the operating authority the user has in respect of the banking services with electronic identification, namely K&H e-bank, K&H corporate e-bank, K&H mobilbank, web Electra and/or K&H Electra24. If the user uses several banking services with electronic identification and the scope of his/her operating authority varies from one service to another, his/her fullest operating authority pertaining to the given payment account will apply (e.g. if the user has both individual and joint signing authorities, the individual authority will apply; if the user has joint signing authorities with different scores, the signing authority with the higher score will apply; in the case of the K&H corporate e-bank, a joint signing authority represents a score that equals 50% of the total score required for the full signature of the given transaction as set up in the web Electra and K&H Electra 24 services; in the case of a transaction limit, the higher limit will apply).

⁶ Every e-post channel user has a normal reader role, it is not related to any authorised transaction.

⁷ Every user of the K&H Corporate Customer Service channel has administrator and phone Representative role, it is not related to any authorised transaction



2.5 Classification of accounts for the processing of financial transactions by the bank

Account with unrestricted disposal right

K&H HUF and FX Corporate Current Account
 K&H foundation FX account
 K&H social organisations FX account
 K&H Business Savings Account
 K&H Dedicated municipality HUF account
 K&H Employer mortgage loan subsidy account
 K&H separated HUF and FX account
 K&H HUF and FX Corporate Current Account with overnight interest
 K&H corporate safe deposit box account
 K&H MOKK deposit HUF and FX account
 K&H HUF and FX investment account
 K&H Technical account for deposit

Account with restricted disposal right

K&H Corporate HUF card coverage account
 K&H registered capital HIF and FX deposit account
 K&H HUF and FX deposit account
 K&H Statutory deposit
 K&H Blocked project HUF and FX account
 K&H Credit transaction account
 K&H Reserve HUF account
 K&H Transaction account for corporate loans
 K&H Employer settlement account
 K&H Technical account for deposit
 K&H Bank group security deposit account