



Dear Client,

Based on client feedback K&H Bank's Electronic banking system Electra, and its new version web Electra launched in 2015 provides stable and safe support to manage your financial transactions. Based on the received feedbacks we are continuously refining the usability of our system.

We are pleased to inform you that new Electra features will be available from the 2nd of November 2016. We hope that the following new features will make your daily online banking more easy and efficient:

new import format

- we accept the standard so-called XML format, therefore you can import all your transactions in every FX currency quoted by the bank in just one file

more convenient SEPA transaction

- for payments it is enough to state only the beneficiary's IBAN account number. There is a narrative field available to supplement payments with additional information. It will be possible to make and receive payments in the name or on behalf of others.

schedule FX payments for an extended period

- you can define FX payments in advance of 365 days instead of 20 days

automatic value date management for intrabank FX payments and SEPA transactions

- incoming orders after cut-off-time with value date will be automatically processed on the next banking day

renewed loan activity query function

- credit line ID is no longer required for loan activity query only the date interval is needed

SMS service for foreign phone numbers

- our virtual chipcard application (ViCA) which can be used with web Electra system is now available not only with Hungarian mobile network providers but also with foreign phone numbers, too.

We hope that the new Electra features will appeal to you and any feedback from you is highly appreciated in the future. For any questions, please e-mail us at electra@kh.hu or call K&H Corporate Customer Service at 06 1 468 7777.

Kind regards:

K&H Bank