

K&H Bank Zrt.

1095 Budapest, Lechner Ödön fasor 9.

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User Manual

for

K&H e-bank

last update: 28 April 2016

K&H Bank Zrt.

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Dear Client,

Thank you for using K&H e-bank. This manual describes how to use our system.

Should you have any questions or queries regarding the various functions of K&H e-bank or the account management services offered by K&H Bank, please call K&H TeleCenter at 06 (1/20/30/70) 335 3355 where our colleagues are happy to assist you 24/7.

We hope that you will like the services provided by K&H e-bank and remain a satisfied client.

We encourage you to share your opinions and suggestions with us by email at bank@kh.hu.

Yours sincerely,

K&H Bank

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Introduction

This manual describes how to use K&H e-bank.

1 Definitions

K&H e-bank:

The collective name of online services provided by the Bank to its Clients and available at <https://ebank.khb.hu/>. Natural persons must use these services themselves; they do not have the right to authorise a Permanent Authorised Representative.

K&H mobilbank:

Services provided by the Bank to its Clients via smart phones and listed in the prevailing Announcements.

K&H e-box:

Online e-box service provided by the Bank to the users of its non-natural person Clients, through which they can avail themselves to the services listed in the Announcement.

K&H eID:

An eight-digit numeric code used for the unique identification of a User when using Banking Services Requiring Electronic Identification.

ePIN code:

A six-digit confidential numeric ID used in combination with the K&H eID for the unique identification of a User in the course Banking Services Requiring Electronic Identification.

ePIN code for viewing:

An e-PIN code issued to SME Clients to enable them to use the services specified in the relevant Announcement. It is not linked to a specific natural person; Clients choose to use it at their own discretion and responsibility.

user name:

An alphanumeric ID used for the unique identification of a User when using K&H e-bank, K&H e-box and K&H mobilbank services.

password:

An alphanumeric ID used for the unique identification of a User when using K&H e-bank, K&H e-box and K&H mobilbank services.

electronic identification:

- Identification by K&H eID: electronic identification required for the use of Banking Services Requiring Electronic Identification. In the absence of a chip card users must enter their K&H eID and ePIN code when they first login. Users opting for identification by SMS also need to enter their primary SMS password.
- Identification by user name: users of K&H e-bank and K&H e-box opting for identification by SMS must enter their user name, password and primary SMS password together.
- Identification by chip card (identification device): e-bank Users of K&H e-bank or both K&H e-bank and K&H e-box can be identified using a chip card and a chip card reader provided by the Bank.
- Identification by token: Users of the Electra service or both Electra and K&H e-box are provided with a Token for identification purposes, which is to be used in combination with the Token password in order to access the above service(es).

mobil-token mPIN:

An mPIN code is your unique identifier for when you log in to the mobile bank and sign orders there. The mPIN code is a sequence of 5 to 12 numbers that you choose when you activate the mobile bank app. You may change your mPIN code in the 'settings' option of the app at any time, or, if you have a suitable iPhone, you may also set a TouchID instead of an mPIN code.

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**identification device (chip card):**

A plastic card issued by the Bank, which is not a bank card, and which enables the User to remotely access both K&H e-bank and K&H e-box online after entering their PIN code. The identification devices issued by the Bank are the property of the Bank. Identification devices can only be held by natural persons. A natural person can only have one identification device (chip card).

mobil-token device: It is a highly secure, simple-to-use and fast way to log in to the K&H corporate e-bank and to authenticate transactions there. To use a mobile token you need the K&H mobile bank app. It is very easy to use with your smart phone, as you log in by scanning the colour code displayed on the e-bank screen and sign the transactions by scanning a QR code, after which you confirm the transaction with an mPIN code (or a TouchID if you have a suitable iPhone) in the K&H mobile bank.

chip card PIN code:

A confidential numeric identification code generated by the Bank for the identification device and to be used in the identification process required for the use of the K&H e-bank/K&H e-box services. The PIN code of the identification device is not the same as the ePIN code!

primary SMS password:

A password sent by the Bank to the Client by SMS during the login process, valid for one login session only.

secondary SMS password:

A password sent by the Bank to the Client by SMS when a transaction initiated by the Client is about to be completed. Each password is unique and valid for one transaction only.

2 Technical conditions of using K&H e-bank

The K&H e-bank service has been optimised for the following browsers:

- <Microsoft Internet Explorer 9¹ or later versions
- <Chrome 42 or later versions
- <Mozilla Firefox 32 or later versions, irrespective of the platform.

Please enable Java Script in your browser as the system also uses client-side scripts.

Users of K&H e-bank or both K&H e-bank and K&H e-box can log in using a chip card, which is provided by the Bank complete with a chip card reader. Insert your card into the reader and then enter the PIN code of the card.

- Before you first use it, you must install your chip card reader on the computer where you wish to access the K&H e-bank through chip card identification. Please click on the [Installing the chip card](#) link for the details!

3 First login to K&H e-bank using identification by SMS

You must activate your K&H e-bank access before using it for the first time. If you have K&H eID and ePIN codes issued to you by K&H Bank and a signed K&H e-bank agreement in place, click on the *Enter* button on our home page, www.kh.hu.

¹ A Microsoft 2014. április 8-án megszüntette a Windows XP és az Internet Explorer 8 böngésző támogatását. Javasoljuk a cserét egy újabb, támogatott operációs rendszerre, illetve mindig a legfrissebb böngésző verzió használatát.

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When first logging into K&H e-bank, please enter your eID and your ePIN code onto the screen which you have chosen in the bank branch. After the first successful login, you have to choose a username and a password.

To confirm the login we send you a one-time password in SMS to the phone number that had been preliminary registered in the Bank

Registration steps:

The *Enter* button for K&H e-bank is in the top right hand corner of our home page.

Step 1: Click on the *Enter* button, then select *First login*. Enter your K&H eID and ePIN code provided by the Bank, then click on “login”.

Step 2: If the K&H eID and the ePIN code you entered were correct, you will receive a primary SMS password on your mobile phone registered with the Bank. Please enter this password on the login screen.

Step 3: Click on “login” to proceed to the next screen with the following four mandatory fields:

- a. user name
- b. password
- c. confirm password
- d. confirm SMS password

Each user name must be unique. If you enter a user name that already exists in the system, a message on the screen will prompt you to choose another one.

Enter the SMS password to finalise the registration process. If you enter the correct password, you will have successfully registered in e-bank. After this you can no longer use your K&H eID to login to K&H e-bank; however, it continues to exist so please keep it!

3.1 Syntactical requirements for user names

- length: minimum 6, maximum 15 characters
- not case-sensitive
- character set:
 - numeric and alphanumeric (numbers and letters)
 - only the letters of the English alphabet can be used
 - must not contain special characters (except for underscore and full stop)
 - must not contain a space

3.2 Syntactical requirements for passwords

- length: minimum 8, maximum 15 characters
- must contain lower case and upper case letters and at least two numbers
- must not contain 3 identical characters consecutively
- must not be the same as the K&H eID
- must not be the same as the user name

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We highly recommend you to change your password in every three months. You can change the password anytime in the “settings” menu. Your new password must not be identical with your previous five passwords.

4 Menu system of K&H e-bank

The K&H e-bank menu system is structured as follows:

- Items available on the **Accounts, bank cards** selection screen:
 - account data
 - account history
 - account statements, notifications
 - card management, modify card limit
 - credit cards
 - document, contracts
- Items available on the **Payment launch** selection screen:
 - HUF payment
 - yellow postal cheque payment
 - FX payment
 - regular payment
 - authorisation for direct debit
 - mobile phone top-up
- Items available on the managing **orders** selection screen:
 - orders to be signed
 - pending orders
 - completed orders
 - failed transactions
 - direct debit orders
 - regular orders
- Items available on the **Managing deposits** selection screen:
 - deposit list
 - fix term deposit
 - goal savings
- Items available on the managing **investments** selection screen:
 - balance, sale, certificate
 - sell investment units
 - sell stock exchange securities
 - sell government bonds
 - buy investment units
 - standing order to purchase investment units
 - buy at stock exchange
 - buy government bonds
 - HUF payment
 - FX payment
 - account history
- Items available on the **credit cards** selection screen:
 - View credit cards
- Items available on the **insurance** selection screen:
 - K&H travel insurance
 - K&H compulsory car insurance
 - K&H CASCO

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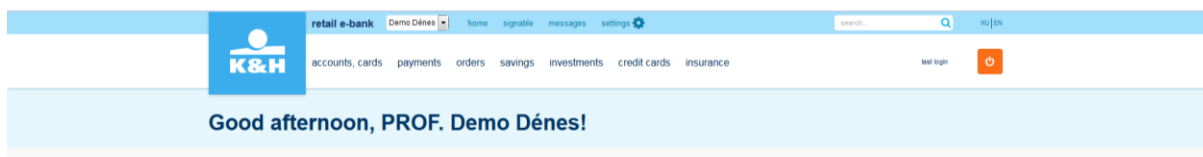
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- K&H home insurance
- Items available on the **settings** selection screen:
 - device management
 - mobil-token activation
 - free cash withdraw account setting
 - set the default client
 - account profile settings
 - personal data
 - payees' settings
 - change chip PIN code
 - change K&H corporate e-bank password
 - enable SMS login
 - K&H e-bank activity log management
 - electronic and paper-based statement order
 - K&H mobileinfo SMS settings
 - K&H credit card mobileinfo SMS settings
 - K&H mobileinfo SMS history
 - Earlier mobile top-ups

5 Functions available in the header section of K&H e-bank



- **Client selector:** this field shows the client whose accounts you are managing. If you are authorised to manage the accounts of more than one client, click on the down arrow at the end of the field to select a client from the drop-down list. To set a default client (for example, the one whose accounts you have to deal with the most frequently), go to *Settings* and click on *Set the default client*; at your next login to the e-bank the system will automatically display the details of this client.
- **Last login:** you can check the date and time of your last successful login every time you successfully login to e-bank by clicking on *Last login* in the header section so that you can monitor your e-bank use closely.

- **K&H logo:** click on the K&H logo  or “home”  to go to the home page of K&H e-bank.

- **Signables:** the number of transactions yet to be signed by you in K&H e-bank is shown in the header. Clicking on this button will automatically take you to the *Orders to be signed* menu.

- **Messages:** Clicking on this button will take you to your e-box, from where you can send messages to K&H Bank, read its replies and view the transaction confirmation messages and other messages it has sent. The orange number on the *Messages* icon is the number of unread messages.

- **Settings:**

- **Time limit:** if you do not use the service (i.e. the browser window is inactive or no active action occurs in it) for more than five minutes, you will be automatically logged out for security reasons. Any actions with the mouse are considered “active actions” in K&H e-bank.

- **Logout:** click on this button to properly log out of the system.

- **Message bar:** you can read the latest notifications sent by the Bank here.


unread messages: 1 pcs

Menu: click on an icon to choose a selection screen or **menu item**. You may not see all the menu items shown here as each User can only see the ones they are authorised to use.

accounts, cards payments orders savings investments credit cards insurance

5.1 Manage e-box messages

You can view messages from and send messages to the Bank from your e-box.

Click on the  icon in the header section of e-bank to start the e-box function.

In the default setup your messages are displayed in reverse chronological order (newest to oldest). Unread messages are shown **in bold**. The list includes both incoming and outgoing messages. The direction of each message is shown in the details of the message in question.

- To view the details of a message click on the „+” arrow next to it.
- To reply to a message click on the “replay” button.
- To create a new message click on the “new message” button.

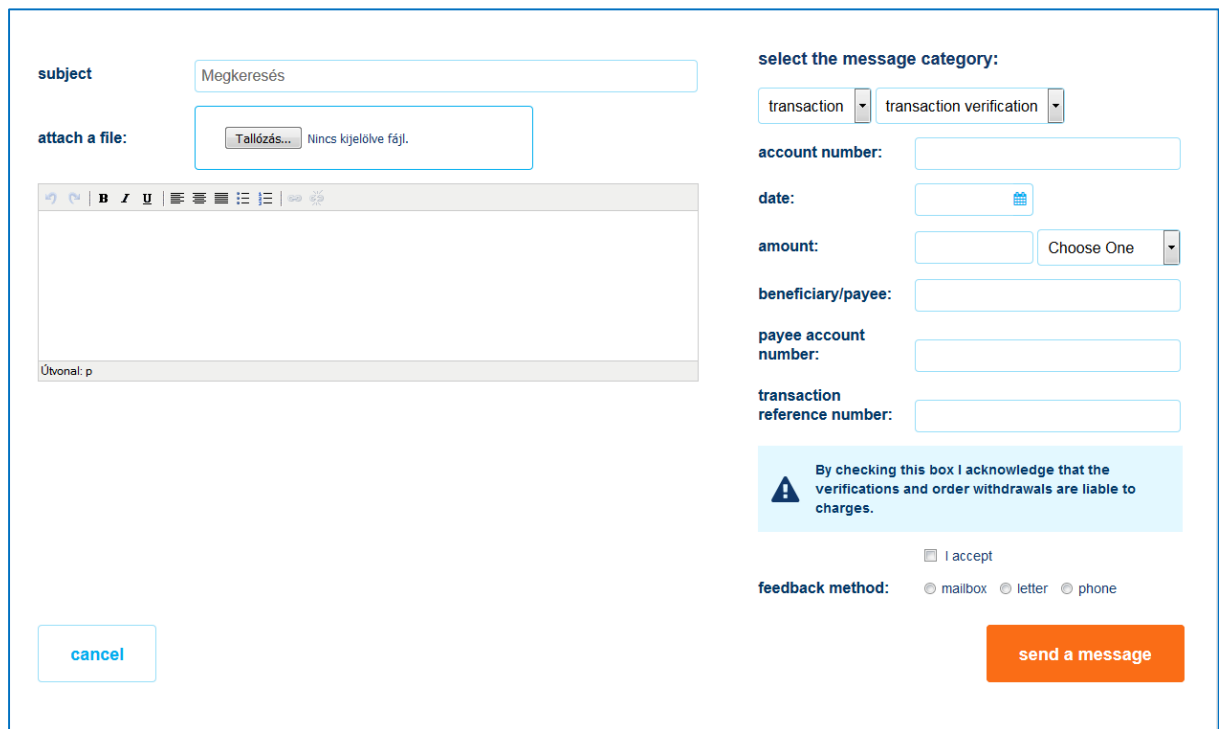
select the message category:

transaction ▼	transaction verification ▼
---------------	----------------------------

- Select a message type from the dropdown list. The message type determines the information you can enter into the message.

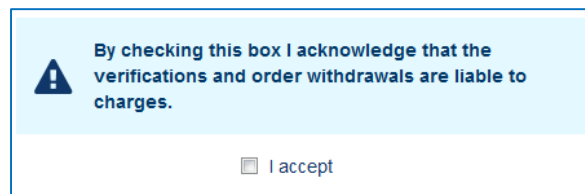
Transaction message type:

- Select the desired category from the dropdown list.
- Enter the details of the transaction in question in the various fields as required.



The screenshot shows a web form for sending a message. On the left, there is a 'subject' field with the text 'Megkeresés' and an 'attach a file' section with a 'Töltés...' button and the text 'Nincs kijelölve fájl.'. Below this is a rich text editor with a toolbar and a 'Üvonal: p' label. On the right, there is a 'select the message category:' section with two dropdown menus, one set to 'transaction' and the other to 'transaction verification'. Below this are several input fields: 'account number:', 'date:' (with a calendar icon), 'amount:' (with a 'Choose One' dropdown), 'beneficiary/payee:', 'payee account number:', and 'transaction reference number:'. A light blue warning box contains a triangle icon and the text: 'By checking this box I acknowledge that the verifications and order withdrawals are liable to charges.' Below the warning box is a checkbox labeled 'I accept'. At the bottom right, there is a 'feedback method:' section with radio buttons for 'mailbox', 'letter', and 'phone'. A 'cancel' button is located at the bottom left, and a 'send a message' button is at the bottom right.

- Transaction verification and transaction withdrawal are both actions subject to a charge whose rate is specified in the prevailing Announcements of the Bank. You must tick the checkbox under this warning to accept it in order to be able to send the message:



This is a close-up of the warning box mentioned in the previous list item. It features a blue triangle warning icon on the left. The text inside the box reads: 'By checking this box I acknowledge that the verifications and order withdrawals are liable to charges.' Below the text is a checkbox with the label 'I accept'.

- Select the feedback method and enter the mailing address or phone number where the Bank can contact you in the dropdown box as appropriate.

Complaint message type:

- Select the desired category from the dropdown list.
- Enter the details of the transaction in question in the various fields as required.


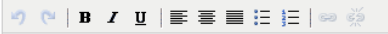
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- Select the feedback method and enter your mailing address or phone number where the Bank can contact you in the dropdown box as appropriate.
- If you would like to reply to an existing message, click on the “display the next 10 items” button to view the earlier messages.
- If you would like to attach a file to your message, click on the  button.
- Enter your message in the message field, then format it using the  icons above. The maximum message length is 10,000 characters.
- You can use the following formatting options:
 - font type (regular, bold, italics, underlined)
 - manage special characters
 - attach link
 - select font colour
 - manage lists
 - align text right, centre, left or justified.


Click on the “send msg.” button to send your message to the Bank. You must sign your message; the process of signing is explained in Chapter 11.1.

Click on the „cancel” button to return to the start screen of K&H e-bank.


6 Settings managing

The *Settings* selection screen enables you to view the following information and perform the following settings:


settings




device management




mobil-token activation




free cash-withdraw account settings




set the default client




account profile settings




personal data




payees settings




K&H e-bank activity log management




electronic and paper-based statement order




K&H mobilinfo sms settings



K&H credit card mobilinfo sms settings



K&H mobilinfo sms history



earlier mobile top-ups

Click on an icon to go to the required screen.


6.1 device management

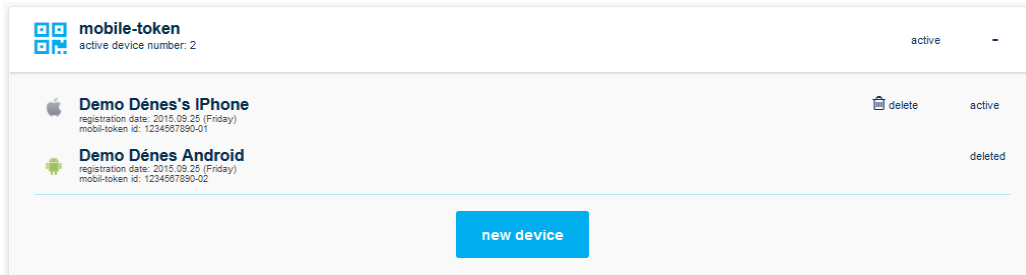
Here you can managing your devices

authentication device management

 mobile-token active device number: 2	active +
 SMS phone number: 301234567	active +
 ePIN It can be used for TeleCenter identification	active +
 chipcard card number: 5891218800000021	blocked +
 token identifier: 101090RA01	active +

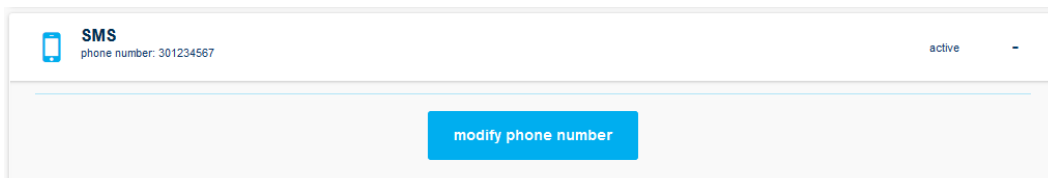
This tab only appears on your screen if you have mobil-token device.

- Click on the “+” button to view the mobile-token devices details
 - Click on the delete () icon to deleted your devices
 - Click on the “new device” button and you can registered a new device



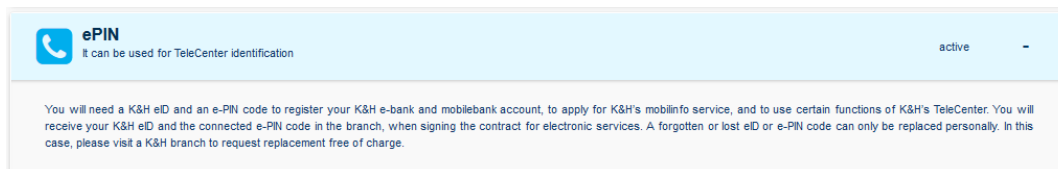
This tab only appears on your screen if you have SMS authentication.

- Click on the “+” button to view the SMS detail
 - Click on the “modify phone number” button to registered your new phone number



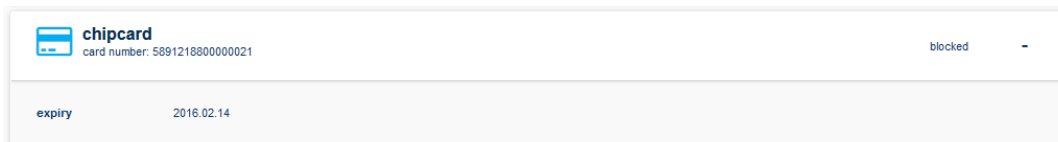
This tab only appears on your screen if you have ePIN.

- Click on the “+” button to view the ePIN detail



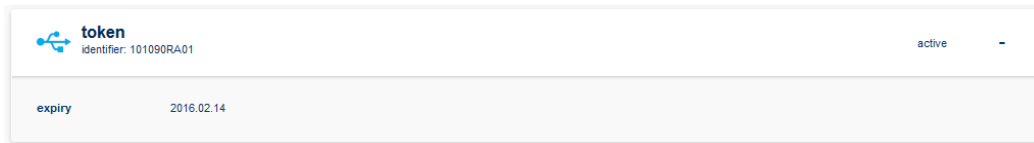
This tab only appears on your screen if you have chipcard authentication..

- Click on the “+” button to view the chipcard detail



This tab only appears on your screen if you have (hardver) token device.

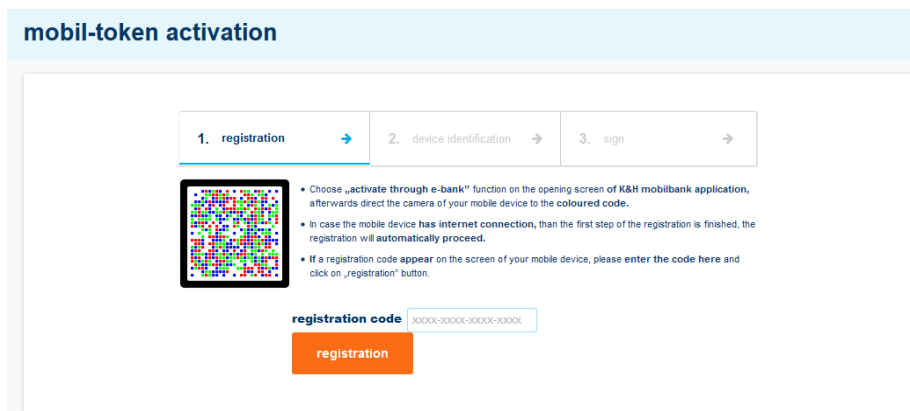
- Click on the “+” button to view the hardver token detail



6.2 mobil-token activation

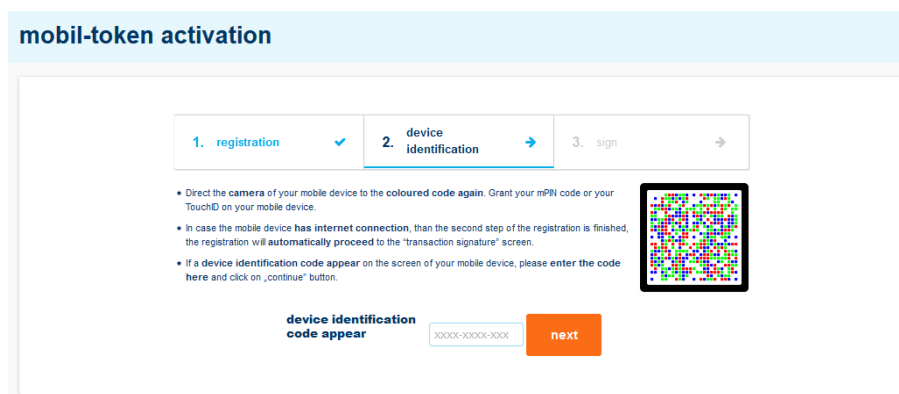
To log in to the corporate e-bank and sign orders with your smart phone, you need the K&H mobile bank service. You can download the required mobile bank app from a suitable web store (App Store, Google Play), when the mobile token identifier will also download:

1, registration



- Choose „**activate through e-bank**” function on the opening screen of **K&H mobilbank application**, afterwards direct the camera of your mobile device to the **colored code**.
- In case the mobile device **has internet connection**, than the first step of the registration is finished, the registration will **automatically proceed**.
- **If** a registration code **appear** on the screen of your mobile device, please **enter the code here** and click on „**registration**” button.

2, device identification



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- Direct the **camera** of your mobile device to the **colored code again**. Grant your mPIN code or your TouchID on your mobile device.
- In case the mobile device **has internet connection**, then the second step of the registration is finished, the registration will **automatically proceed** to the “transaction signature” screen.
- If a **device identification code appear** on the screen of your mobile device, please **enter the code here** and click on „**continue**” button.

This transaction must be signed. Click on the „**next**” button at the bottom of the screen to save it and sign it immediately. If you navigate from the screen before you do so, the transaction will be deleted.

6.3 free cash withdraw statement

This screen enabled for the Account Holder declare wish to use the payment account for the free cash withdrawals regulated in article 36/A of Act LXXXV of 2009 on payment services.

account settings for free cash withdrawal

free cash withdraw statement

It is very important for K&H Bank to provide complete information to its clients, that is why we kindly remind our clients to the fact that some of the K&H account packages are already offering free ATM cash withdrawal options – regardless of the amount limit given in the Act. Overdraft can also be applied for the K&H retail bank account , the free of charge cash withdrawals – in case of existing declaration for the related account – is also available with using the overdraft facility pursuant the related act for the amount of the incomes from labour relation and fellowship (but only up to 150.000 Ft). For the used overdraft facility interest, for the unused part of the facility commitment fee is to be paid.

free cash withdrawal:

name: Demo Dénes

mother's name: Demo Dénes

place and date of birth: Budapest, 1990-01-01

maiden name: Demo Dénes

account

I, the above mentioned Account Holder declare that I wish to use the above-mentioned payment account for the free cash withdrawals regulated in article 36/A of Act LXXXV of 2009 on payment services.

I acknowledge that, by making this statement, I revoke any previous statement to the same effect concerning another account with any Hungarian payment service provider. I also acknowledge that K&H Bank Zrt may retroactively collect, in a single amount, the costs and fees of any free cash withdrawal performed without due authorisation or based on false information provided herein. I acknowledge that the personal identification data I provide (name, family and Christian name at birth, date and place of birth, mother's name) as well as the fact and date of this declaration shall be transferred to the Central Registry Identified in article 62/B of the Act on Payments. I acknowledge that I may withdraw cash free of charge from the payment account identified herein from the first day of next month if this declaration is dated the 20th of this month or before, or from the first day of the month following the next month if this declaration is dated a day after the 20th of this month.

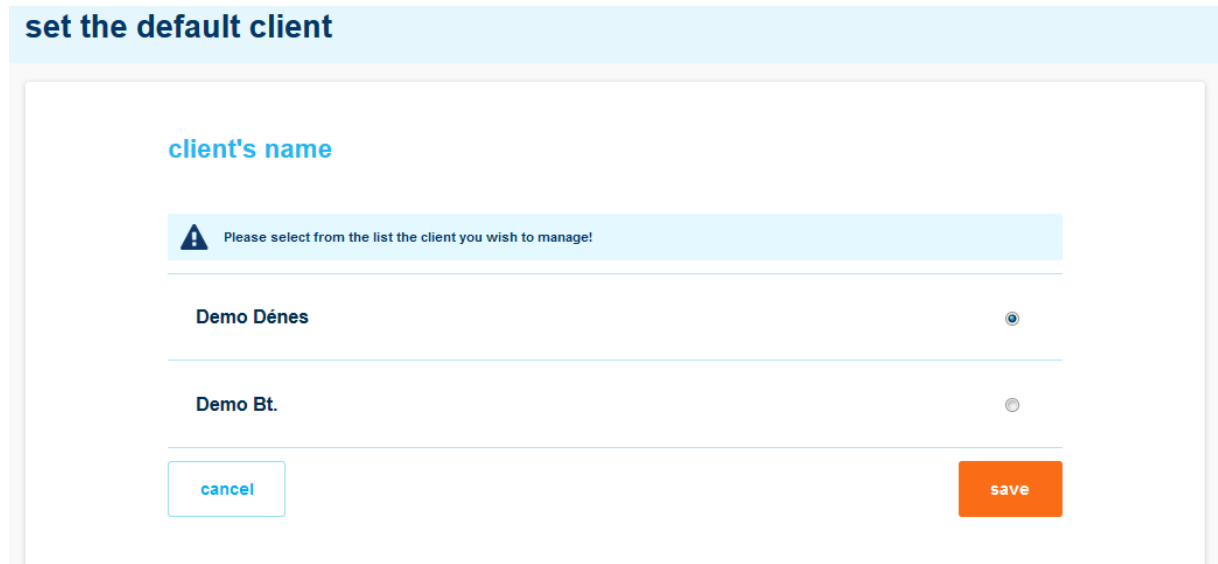
I declare that the data provided above are correct and true.

⚠ Please note that Hungarian permanent address or place of residence registered at K&H Bank is required for eligibility for free cash withdrawal.

- This transaction must be signed. Click on the „**next**” button at the bottom of the screen to save it and sign it immediately. If you navigate from the screen before you do so, the transaction will be deleted.
- Click on the „**cancel**” button to cancel the transaction

6.4 Set default client

This icon only appears on your screen if you are authorised to manage more than one client. We recommend that you set the client on whose behalf you use K&H e-bank the most frequently as the default client. When you enter K&H e-bank the system will display the accounts of the default client first.



set the default client

client's name

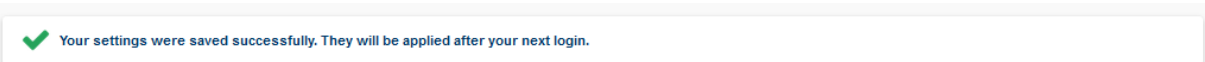
Please select from the list the client you wish to manage!

Demo Dénes

Demo Bt.

cancel save

- The screen lists the clients whose accounts you are authorised to manage in K&H e-bank. Tick the check circle next to the client you would like to set as the default client. You can only select one default client.
- This transaction is not required to be signed; just click on the „save” button to modify the default client. The system will immediately confirm whether the transaction was successfully performed. The modification will take effect on your next login.



✓ Your settings were saved successfully. They will be applied after your next login.

- Click on the „cancel” button to cancel the transaction.

6.5 Account profile settings

This screen enables you to give your accounts unique names so that you can easily identify them and to set your accounts in the order in which you would like to see them in the dropdown lists in e-bank.


The account names specified in this menu item will be displayed in the priority order set here in all the screens of K&H e-bank where you have to select an account.

You can also specify the accounts you would like to be able to manage in K&H e-bank.

account profile settings

account number	visible in K&H e-bank	account name	account priority
K&H retail account 11111111-22222222-33333333	<input checked="" type="checkbox"/>	<input type="text"/>	1 ▾
K&H planner savings account 44444444-55555555-66666666	<input checked="" type="checkbox"/>	<input type="text"/>	2 ▾
K&H retail fx account 22222222-33333333-44444444	<input checked="" type="checkbox"/>	<input type="text"/>	3 ▾
K&H retail fx account 33333333-44444444-55555555	<input checked="" type="checkbox"/>	<input type="text"/>	4 ▾
HUF securities account 11111111-22222222-44444444	<input checked="" type="checkbox"/>	<input type="text"/>	5 ▾
Pension pre savings account 11111111-22222222-66666666	<input checked="" type="checkbox"/>	<input type="text"/>	6 ▾
Long term investment account 2012 (HUF) 11111111-22222222-88888888	<input checked="" type="checkbox"/>	<input type="text"/>	7 ▾
EUR securities account 11111111-22222222-77777777	<input checked="" type="checkbox"/>	<input type="text"/>	8 ▾
USD securities account 11111111-22222222-55555555	<input checked="" type="checkbox"/>	<input type="text"/>	9 ▾
K&H credit card account 10405066-78575154-48521017	<input checked="" type="checkbox"/>	<input type="text"/>	10 ▾

- Tick the checkbox next to an account if you would like to manage it in K&H e-bank as a retail client.
- Enter an account name of your choice in the appropriate field, then select the priority of the account from the dropdown list. The account assigned priority 1 will be displayed first in the list of accounts throughout the system.
- This transaction is not required to be signed; just click on the „next” button to modify your account settings. The system will immediately confirm whether the transaction was successfully performed. The modification will take effect on your next login.

 Your settings were saved successfully. They will be in effect after your next login.

- Click on the „cancel” button to cancel the transaction.

6.6 Change chip card PIN code

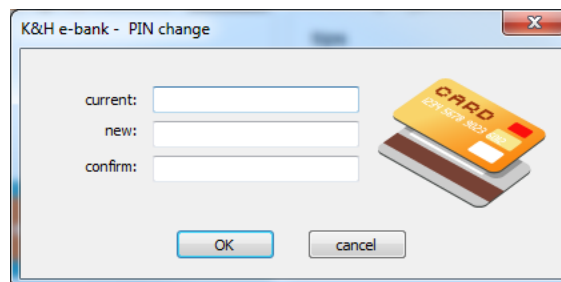
This icon only appears on your screen if you have a chip card for K&H e-bank and you have logged on to the system using your chip card.

change chipcard PIN

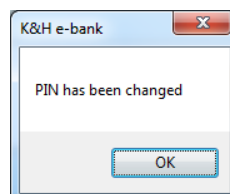
when you enter a new chip PIN, the following conditions must be satisfied:

- minimum 1 and maximum 20 characters
- only numbers are permitted

- Click on the „**modify**” button to enter your existing PIN code, then enter a new code and confirm it by entering it again. Your new chip card PIN code can be maximum 20 characters long and it can only contain numeric characters.



- This transaction is not required to be signed; just click on the button to modify your PIN code or on the button to return to the previous screen. The system will immediately confirm whether the transaction was successfully performed.



6.7 Enable SMS login

As a K&H e-bank user you can enable SMS login on this screen. An SMS will be automatically sent to the mobile phone number you provided in *Settings / Personal data*.

SMS login can only be authorised if you have already entered a user name and password or provide these during the transaction.

enable sms login

SMS log-in allowed

Phone number for SMS log-in: +36 +36202235977. You can change the phone number in the connection details menu item. You have no username. Please enter username.

Please note that, from 5 February 2010, transactions must be confirmed with your primary or at times secondary SMS password prior to execution to further improve the security of your finances . You must enter your **primary password** (formerly: one-time password) when you log on to K&H e-bank as before. You will receive a **secondary** before confirming each transaction, and it can only be used for the transaction in question.

Transactions subject to a secondary password:

- Interbank payments or payments within the bank (not between own accounts)
- If the beneficiary account is included in your frequently used accounts, enter your primary password to confirm the transaction.
- modify client details / mobile phone number
- add to frequently used accounts

The primary password remains active throughout the entire time you are logged in, provided that it does not exceed 30 minutes. You may extend this period by another 30 minutes before the expiry of the initial thirty-minute period; you will be warned automatically by the system to do so.

The system always specifies the password you have to enter when using K&H e-banking.

attention!
The "group transfer" menu item in K&H corporate e-banking will not be available if you log on using SMS identification.

- Tick the checkbox to enable SMS login.

This transaction must be signed. Click on the „save” button at the bottom of the screen to save it and sign it immediately.

- Click on the „cancel” button to cancel the transaction.

6.8 Change password

The *Change password* icon only appears on your screen if you already have a password.

change password

the new e-bank password must meet the following requirements:

- with the expiration or modification of your K&H e-bank password, which one belongs to your username, your K&H mobilbank password will be automatically modified at the same time
- minimum 8 and maximum 15 characters
- must contain lower case and upper case characters and at least 2 numbers
- three adjacent characters cannot be the same
- cannot be the same as eid
- it cannot be the same as the username
- it cannot be the same as any of the 5 previous passwords

new K&H e-bank password *

new K&H e-bank password (confirm) *

- Enter a new password on the screen, then confirm it by entering it again.
- This transaction must be signed. Click on the „record” button at the bottom of the screen to save the order. For the saved transfer order to be completed, it must be signed first.
- Click on the „cancel” button to cancel the transaction.

6.9 Personal data

This screen enables you to view or modify your contact details and you can consent to being contacted by the K&H Group for marketing purposes.

personal data

mailing address

same as the residence address

mailing name*

country*

postal code*

city*

address tér

lot number

post box

securities account mailing address


country

postal code

city

street, house number

contact details

 Please type in a Hungarian mobile phone number in order to use SMS login!

landline phone number fax number

mobile phone number e-mail address

K&H Bank Zrt.

1095 Budapest, Lechner Ödön fasor 9.

phone: (06 1) 328 9000

fax: (06 1) 328 9696

www.kh.hu • bank@kh.hu



Marketing positive statement

Dear Customer,

Please note that you can receive up-to-date information on the products, services and special offers of the K&H Group by accepting the following declaration. Our information notices will provide you with first-hand information on matters impacting your finances and give you the chance to benefit from the favourable offers of the K&H Group.

Information Notice and Declaration on Data Protection

In my capacity as Account Holder (or Co-Holder), I hereby give my consent for K&H Bank Zrt to disclose the data related to my contracts concluded with the Bank, as well as data provided upon the conclusion of such contracts, to specific members of the K&H Group, namely, K&H Csoportszolgáltató Kft, K&H Befektetési Alapkezelő Zrt and K&H Biztosító Zrt, for the purposes of the Bank and the above mentioned K&H Group members contacting me directly, on the telephone, by regular mail or by electronic means: text messages, email or e-bank - with their service proposals, limited to the extent that is necessary for these purposes, with a view to satisfying my banking needs at a higher standard and in a personalised manner.

The Bank shall ensure that the members of the K&H Group shall take the appropriate measures of safe data management in accordance with the conditions set out in relevant law, and that they refrain from divulging my data to third parties.

KBC Group's Branch Office in Hungary (address: 1095 Budapest, Lechner Ödön fasor 9.) shall act as intermediary data processing entity and data controller for the Bank (and the members of the K&H Group).

The KBC Group's Branch Office in Hungary, as well as the members of the K&H Group, is a member of the KBC Group, and their shareholders are the same. Therefore, their interests as regards the lawfulness of data management, coincide with those of the other K&H Group members.

The K&H Group may employ external experts in conducting specific marketing campaigns. In the selection of such external experts, strict procurement rules are applied to guarantee that the selection is based on professional and security aspects. The external experts thus employed shall undertake in their contracts to comply with data management requirements.

The data in question may not be communicated to other persons than those employees of, and external experts contracted by, the K&H Group who are engaged, through their respective positions, in the planning and execution of direct contacts, or in the design of offers. Access to data shall be granted to duly authorised personnel only.

The Account Holder may ask marked Group member for information concerning the handling of his/her data, and may initiate at any time, without any justification and without limitation, the correction or deletion of his/her data, using any of the available means to contact the Bank.

The Account Holder may submit a complaint concerning the handling of data to the Bank's internal data protection officer, or to a court of justice. The Bank's data protection policy is available on its website, and enquiries can be made in person at the Branches. The Bank's data protection registration number is 00465.

In my capacity as Account Holder (or Co-Holder), I hereby represent that the consent I have granted above was given voluntarily, based on appropriate information received, and that I am aware of the fact that the foregoing consent can be retracted by a unilateral declaration on my part, addressed by any available means of contact to the Bank.

The Bank may consider my consent, given with respect to the circumstances described above, as remaining continuously effective up to and until such time as I make a new statement to the opposite effect.

I accept

cancel

save

- Complete or modify your mailing address details. The *Securities account mailing address section* only appears on your screen if you are using the investment services of K&H Bank.
- Tick the **Accept** checkbox if you consent to being contacted by the K&H Group for marketing purposes.
- This transaction must be signed. Click on the „**save**” button at the bottom of the screen to save it. For the saved transfer transaction to be completed, it must be signed first.
- Click on the „**cancel**” button to cancel the transaction.

6.10 Payees' settings

This screen enables you to view and modify or delete the details of payees already registered in the system and to add new payees.

payees settings

payee's name	account number	mobile	address	investment	
Demo Dénesné	✓				+
Demo Dénes Feleség				✓	+
Kedvezményezett Ügyfél	✓				+

We recommend that you register all beneficiaries to whom you make payments and all mobile phone numbers that you top up frequently.

Only the “payees” in to whom the transaction in question is applicable are displayed in the dropdown list on each transaction screen.


Warning

You can only make investment-related HUF and FX payments to payees registered for this purpose.

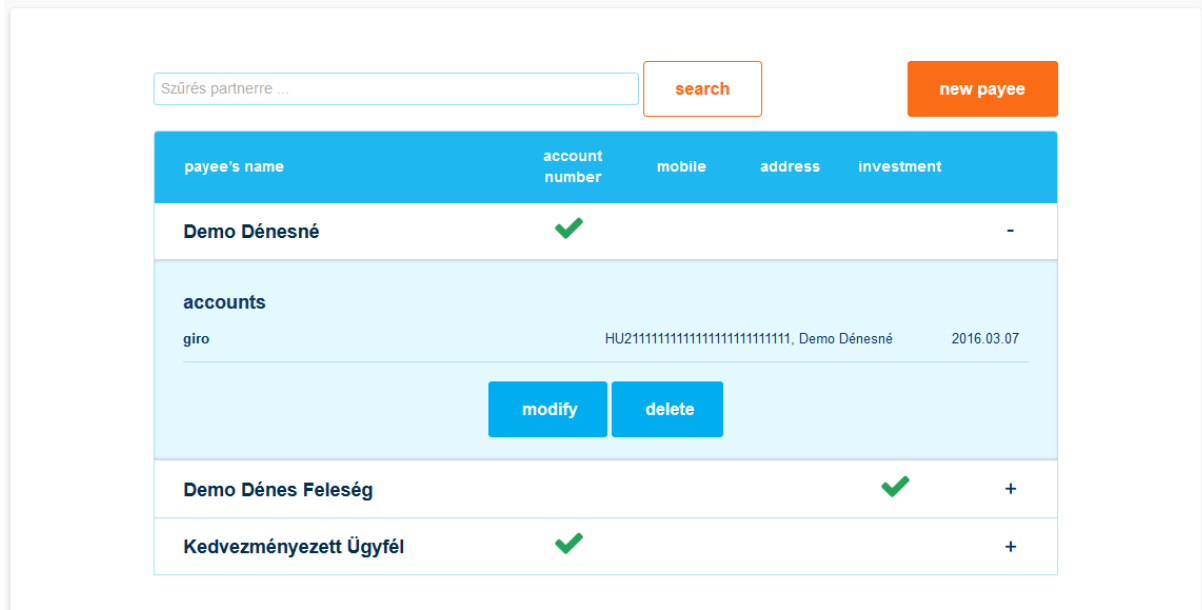
Payee settings in K&H e-bank:




- Each payee must be given a name.
- Details for payees can be entered for three transaction types:
 - accounts (for HUF and FX payments, yellow postal cheque payments etc)
 - mobile phone numbers (for mobile phone top-ups)
 - payees set up for investment purposes (securities accounts or bank accounts to which you would like to initiate payments from a securities account kept with K&H Bank)
- You can enter and name an unlimited number of account numbers or mobile phone numbers for each transaction type.

View payee details

- All the payees you entered in K&H e-bank are displayed on the screen. The transaction types for which you provided details for a payee are checked with a .
- Click on the „+” button next to a payee to view their detailed information in the system.
- Enter a string of characters in the *search* field to search for a payee.

payees settings



payee's name	account number	mobile	address	investment
Demo Dénesné				-
accounts				
giro	HU21111111111111111111111111111111, Demo Dénesné		2016.03.07	
		modify	delete	
Demo Dénes Feleség				 +
Kedvezményezett Ügyfél				+

Modify payee details

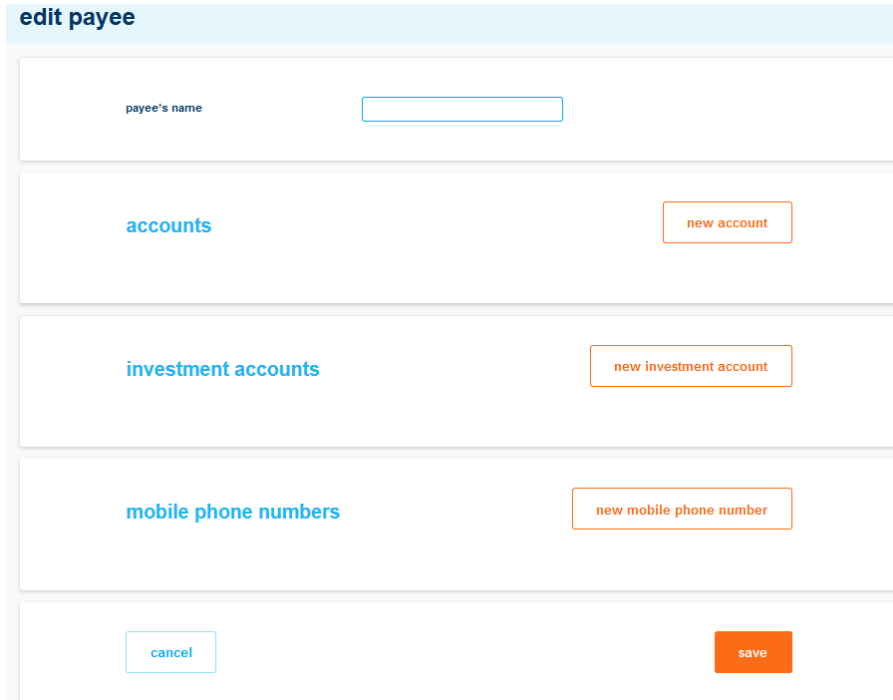
- Click on the “*modify*” button to modify a payee’s details.
- The *Edit payee* screen enables you to change existing details and save the transaction.

Delete payee

- Click on the „*delete*” button to delete a selected payee.
- This transaction is not required to be signed.

Add new payee

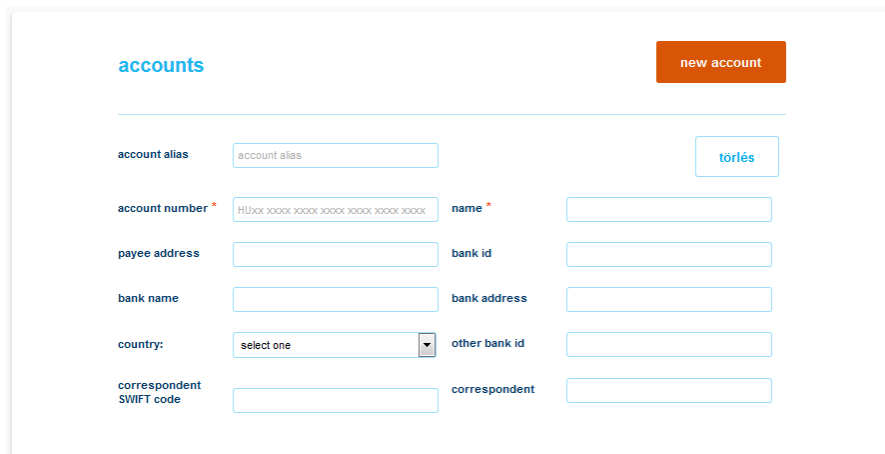
- Each transaction screen enables you to register the beneficiary of a transaction as a payee; the process is described there.
- Click on the „new payee” button on this screen to add a new payee.



The screenshot shows the 'edit payee' interface. At the top, there is a header 'edit payee' in a light blue bar. Below this, there is a form with several sections:

- payee's name**: A text input field.
- accounts**: A section with a 'new account' button.
- investment accounts**: A section with a 'new investment account' button.
- mobile phone numbers**: A section with a 'new mobile phone number' button.
- At the bottom, there are two buttons: 'cancel' and 'save'.

- **Enter payee name**
- **To add a new account**, click on the „new account” button and complete the fields in the dropdown list. The account name and the beneficiary’s account number and name are mandatory fields.

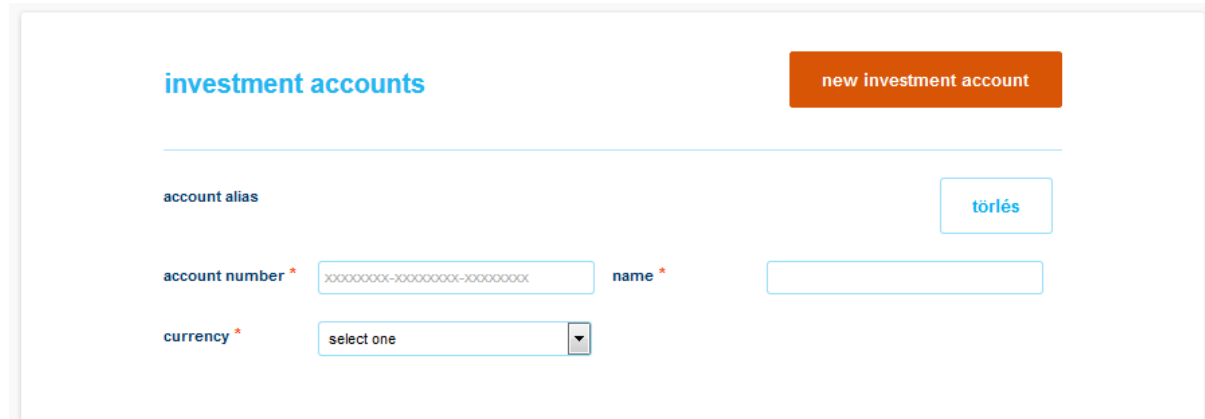


The screenshot shows the 'accounts' form. At the top, there is a header 'accounts' in a light blue bar and a 'new account' button. Below this, there is a form with several fields:

- account alias**: A text input field with a 'törlés' button next to it.
- account number ***: A text input field with a placeholder 'HÜÖÖ XXXX XXXX XXXX XXXX XXXX' and a 'name *' label.
- payee address**: A text input field.
- bank name**: A text input field.
- country:**: A dropdown menu with 'select one' as the selected option.
- correspondent SWIFT code**: A text input field.
- bank id**: A text input field.
- bank address**: A text input field.
- other bank id**: A text input field.
- correspondent**: A text input field.

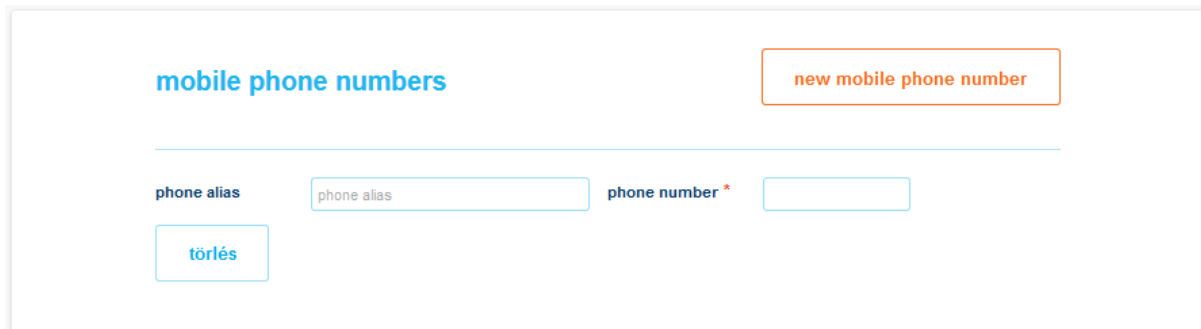
- Click on the „delete” button to delete / reject the details entered.

- **To add a new account**, click on the „**new investment account**” button and complete the fields in the dropdown list. The account name and the beneficiary’s account number and currency are mandatory fields



Click on the „**delete**” button to delete / reject the details entered

- **To enter a new mobile phone payee**, click on the „**new mobile phone number**” button and complete the fields in the dropdown list. The name of the mobile phone number and the mobile phone number itself are mandatory fields.



- Click on the “**delete**” button to delete / reject the details entered.

Save transaction

- The registration and modification of payee details are transactions that must be signed. Click on the „**save**” button at the bottom of the screen to save such transactions and sign them immediately. If you navigate from the screen before signing such a transaction, it will be deleted.
- Click on the „**cancel**” button to cancel the transaction.

6.11 View K&H e-bank activity log

This screen enables you to view all the activities you have performed in K&H e-bank in reverse chronological order.

K&H e-bank activity log management		
date	event	details
2016.03.05 14:27:28	loading K&H e-bank activity log management page	-
2016.03.05 14:27:23	loading settings menu	-
2016.03.05 14:19:45	loading edit payee page	-
2016.03.05 14:14:39	payees settings page	-
2016.03.05 14:14:35	loading settings menu	-
2016.03.05 14:12:33	loading settings menu	-

6.12 electronic and printed statement order

You can specify on this screen whether you would like to receive printed bank account statements. Electronic account statements are available to all e-bank users irrespective of whether or not they request printed statements.

electronic and paper-based statement order

the KH group has been committed to sustainable development for years, which is the aim of our decisions beyond our financial activities.

KH group has been fully committed to sustainable development for many years and this is what we are also aiming for in our decisions that go beyond our business activities. one focus area for our support is environmental protection, and we have been actively working for years, to the best of our ability, to prevent or compensate for unfavourable changes happening in our environment.

as another example of this approach, we are now making it possible for you to request the cancellation of your paper-based securities account statements and join the camp of those who actively do something for the environment.

KH e-bank services allow you to view your account statements of the last 12 months, and download them onto a computer or other media. if required, statements can also be printed. the electronic statement has the same functionality as the traditional, paper-based one sent by mail, and it displays the same information

in the box of table of page bottom you can mark if you want paper-based statement. if you deleted the mark you decline the paper-based statement and switched to electronic statement. in this case, the bank will manage a new provision that any previously specified, the sending of account statements, provision shall be withdrawn. if you decide later that you want to return to use the paper-based statements, you may mark the check box. the order signed by "change" button.

do something for your environment!

thank you for your support,
 kind regards,
 K&H bank

settings

	electronic	paper-based
current account statement	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
securities account statement and confirmation	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

- Tick the appropriate checkbox next to the description of each statement to specify whether you would like to receive printed current account and securities account statements.

- The request for printed statements pertains to all accounts of the same type of a client, i.e. you can request printed statements for all your current accounts or all your securities accounts but not for individual accounts.
- This transaction must be signed. Click on the „next” button at the bottom of the screen to save it and sign it immediately. If you navigate from the screen before you do so, the transaction will be deleted.
- Click on the „cancel” button to cancel the transaction.

6.13 K&H mobilinfo SMS settings

K&H e-bank enables you to request or cancel the K&H mobilinfo service or to modify its settings.

K&H mobilinfo sms settings

please provide a phone number to receive notifications

mobile phone number * delete telephone number

on which transactions would you like to receive sms notification?

K&H retail account
 HUF 1111 1111 2222 2222 3333 3333 account code HUF

choose language Hungarian sms history

of which transactions do you require the bank to send you an sms?

<input type="checkbox"/>	previous day closing balance		
<input checked="" type="checkbox"/>	cash deposit	<input type="text" value="2000"/>	HUF above
<input checked="" type="checkbox"/>	cash withdrawal	<input type="text" value="0"/>	HUF above
<input type="checkbox"/>	incoming transfer	<input type="text"/>	HUF above
<input type="checkbox"/>	outgoing transfer	<input type="text"/>	HUF above
<input checked="" type="checkbox"/>	direct debit	<input type="text" value="0"/>	HUF above
<input type="checkbox"/>	card transaction	<input type="text"/>	HUF above
<input checked="" type="checkbox"/>	uncovered transfer	<input type="text" value="0"/>	HUF above
<input checked="" type="checkbox"/>	loan repayment	<input type="text" value="0"/>	HUF above

K&H planner savings account
 HUF 4444 4444 5555 5555 6666 account code HUF

K&H retail fx account
 HUF 2222 2222 3333 3333 4444 4444 account code EUR

K&H retail fx account
 HUF 2222 2222 3333 3333 4444 4444 account code USD

record mobile number

cancel
next

K&H mobilinfo
 • Waiting for credit transfers? Would you like to be informed about having them credited on your account?
 • Would you like to receive immediate notification about your transactions in every minute of the day?
 • You haven't had time to contact the bank in person or via telephone to check the balance of your account?
 You can order the K&H retail mobilinfo service not only related to K&H Retail Accounts and all bankcards attached to them, but to K&H "Secure Reserve" deposit accounts and to K&H Retail FX Accounts as well. You may decide on what kind of banking information will you need in text messages from the Bank, about which accounts, to which mobilphone number.
 By clicking on the "next" button, the regulations of the Facility Contract for Banking Services Requiring Electronic Authentication contracted with the User, the General Contracting Terms and Conditions and the Announcements of K&H Mobilinfo service and the Bank's General Contracting Terms and Conditions for Banking Services become valid, considering the established legal relationship between the Bank and the User. The E-bank User declares being aware of the content of these regulations and commits himself/herself to their rules as well.

- Enter a mobile phone number, then click on the „record mobil number” button to save it.

K&H Bank Zrt.

1095 Budapest, Lechner Ödön fasor 9.

phone: (06 1) 328 9000

fax: (06 1) 328 9696

www.kh.hu • bank@kh.hu



- Tick the checkbox placed before the accounts about which you would like to receive text messages.
- Select the language in which you would like to receive your messages; you can choose from English, German and Hungarian.
- Specify for each account the transaction types about which you would like to be notified and also the minimum amount of these transactions.
- Click on the *Record mobile number* button to add more mobile phone numbers.
- This transaction must be signed. Click on the „next” button at the bottom of the screen to save it and sign it immediately. If you navigate from the screen before you do so, the transaction will be deleted.
- Click on the „cancel” button to cancel the transaction.

6.14 K&H credit card mobilinfo SMS settings

If you have a credit card you can request the K&H credit card mobilinfo service, modify its settings or cancel it.

K&H credit card mobilinfo sms settings

upon which transactions would you like to receive notification?

credit account HU25 1040 5066 7857 5154 4852 1017
mobile phone number +36306498740

Demo Dénes
440580****2222

choose language for message English ▾

of which transactions do you require the bank to send you an sms?

credit card usage
 statement information
 card limit change
 card limit overdraw
 replenishing on credit card account
 total available credit line falling below the limit of
 HUF
 interactive statement query
 interactive user limit query
 credit card co-owner usage
 account owner

credit account HU25 1040 5066 7857 5154 4852 1017
mobile phone number +36306498740

Demo Dénes
536247****1111

K&H credit card mobilinfo

- Would you like to control your finances continuously?
- Would you like to receive immediate and exact information in every minute of the day about the electronic usage of your credit card, and about the debits credits and settings of your credit card settlement account?

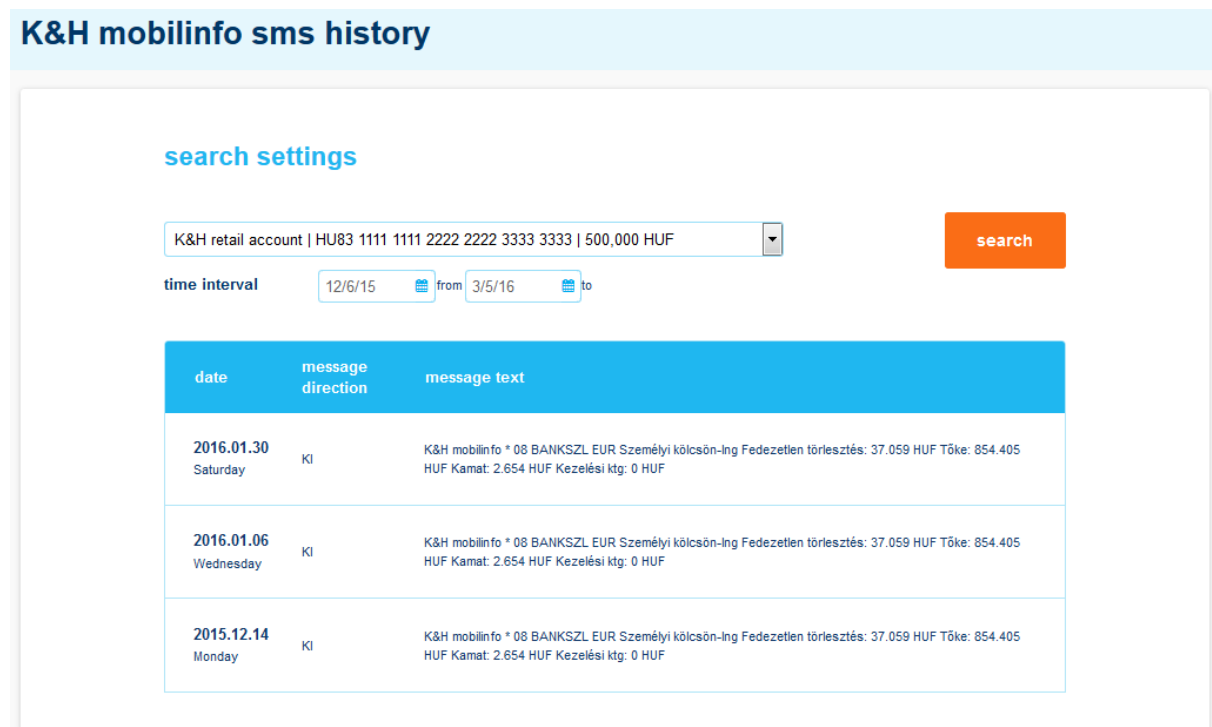
By clicking on the "next" button, the regulations of the Facility Contract for Banking Services Requiring Electronic Authentication contracted with the User, the General Contracting Terms and Conditions and the Announcements of K&H Mobilinfo service and the Bank's General Contracting Terms and Conditions for Banking Services become valid, considering the established legal relationship between the Bank and the User. The E-bank User declares being aware of the content of these regulations and commits himself/herself to their rules as well.

- Select the language in which you would like to receive your messages; you can choose from English, German and Hungarian.
- Specify for each account the transaction types about which you would like to be notified.

- This transaction must be signed. Click on the „next” button at the bottom of the screen to save it and sign it immediately. If you navigate from the screen before you do so, the transaction will be deleted.
- Click on the „cancel” button to cancel the transaction.

6.15 View K&H mobilinfo SMS history

This screen enables you to view the text messages sent as part of the K&H mobilinfo service.



The screenshot shows the 'K&H mobilinfo sms history' interface. At the top, there is a search bar containing the account number 'K&H retail account | HU83 1111 1111 2222 2222 3333 3333 | 500,000 HUF' and a 'search' button. Below the search bar, there is a 'time interval' section with a date range from '12/6/15' to '3/5/16'. The main content is a table with three columns: 'date', 'message direction', and 'message text'. The table contains three rows of data, all showing 'KI' (incoming) messages from K&H mobilinfo.

date	message direction	message text
2016.01.30 Saturday	KI	K&H mobilinfo * 08 BANKSZL EUR Személyi kölcsön-Ing Fedezetlen törlesztés: 37.059 HUF Tőke: 854.405 HUF Kamat: 2.654 HUF Kezelési ktg: 0 HUF
2016.01.06 Wednesday	KI	K&H mobilinfo * 08 BANKSZL EUR Személyi kölcsön-Ing Fedezetlen törlesztés: 37.059 HUF Tőke: 854.405 HUF Kamat: 2.654 HUF Kezelési ktg: 0 HUF
2015.12.14 Monday	KI	K&H mobilinfo * 08 BANKSZL EUR Személyi kölcsön-Ing Fedezetlen törlesztés: 37.059 HUF Tőke: 854.405 HUF Kamat: 2.654 HUF Kezelési ktg: 0 HUF

- SMS history can be viewed by account so select the account first.
- Set the period whose text messages you would like to view.
- Click on the *Search* button to display the matching text messages.

6.16 View earlier mobile phone top-ups

On the screen enables you to view successful and failed mobile phone top-ups initiated in K&H e-bank.

Mobil phone top-ups, regarded as bank card transactions, are displayed in reverse chronological order by bank card.

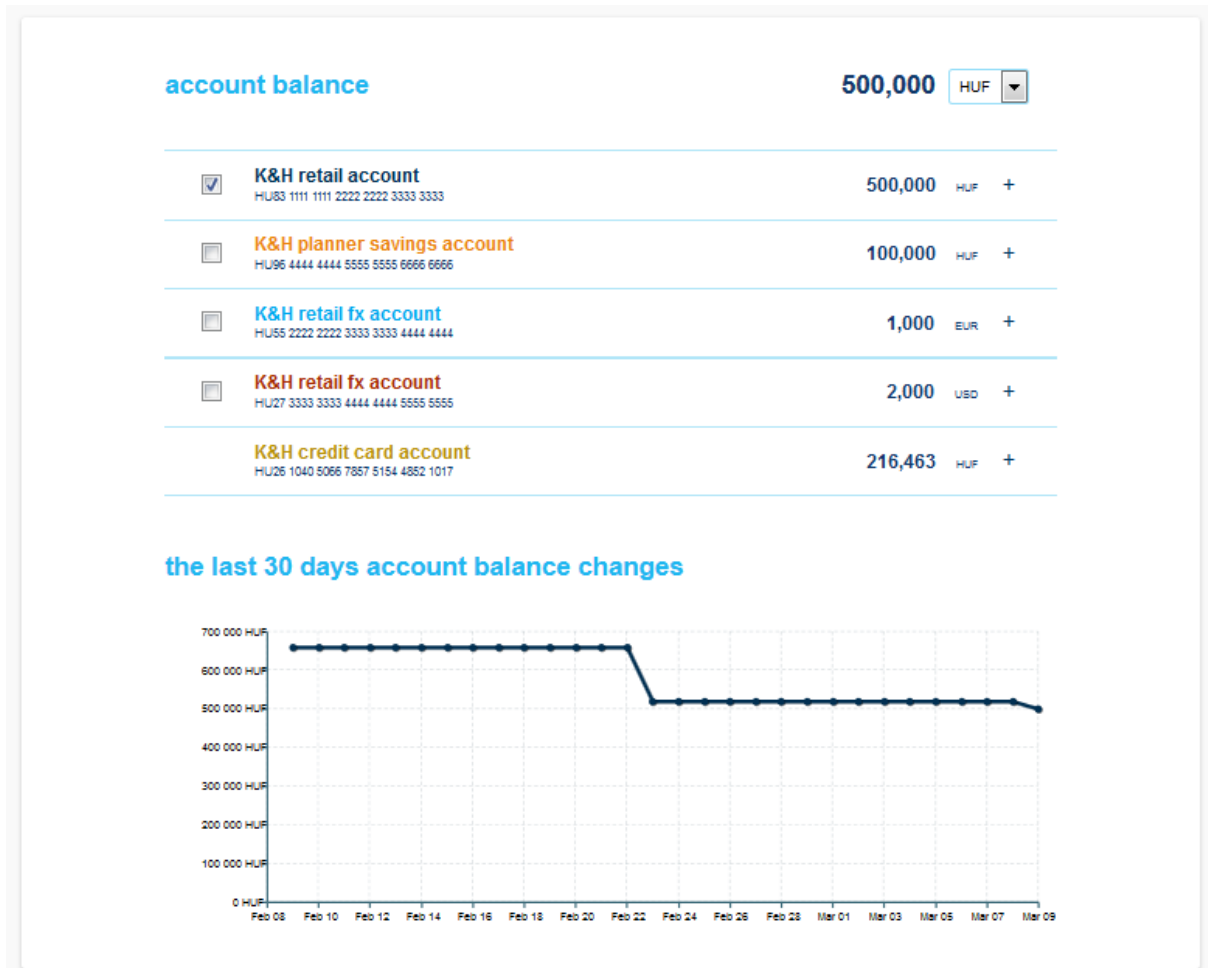


earlier mobile top-ups

7 Structure of the start screen of K&H e-bank

The start screen of K&H e-bank displays the following information:

Account balance details



- **Aggregated balance:** the aggregated balance of your account is displayed in the header of the account balance section.



Tick the check circle next to each account whose balance you would like to include in your aggregated balance.

You can add the balances of your various accounts to your aggregated balance or deduct them from it. The balance of each selected account will be added to your aggregated balance in the currency displayed in the section header. *Last 30 days account balance changes* will also show the balances of the selected accounts in the same currency.

K&H Bank Zrt.

1095 Budapest, Lechner Ödön fasor 9.

phone: (06 1) 328 9000

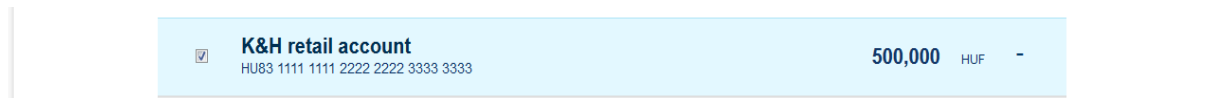
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You can total the available balances of your accounts in forint (HUF), euro (EUR), US dollar (USD) or Swiss franc (CHF); click on the „+” and select the desired currency from the dropdown list. K&H e-bank converts all amounts at the prevailing K&H commercial mid-rate and the cross-rates calculated therefrom.

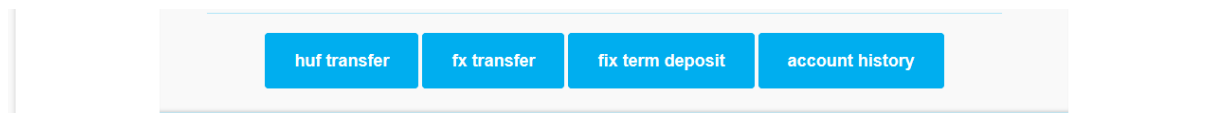
If you only have one account, the total available balance on this screen will be the balance of this account; click on the down arrow and select the desired currency to convert it into one of the above currencies.

- **List of bank accounts:** all bank accounts you are authorised to access are displayed under your aggregated balance:



To view the details of an account balance in the above list, click on the account in question.

The details of the selected accounts are displayed under the account name. If your authority in respect of the account extends beyond viewing information, then the quick functions by buttons on the right are also available.



Click on a button to go directly to the desired transaction screen.

The following quick functions are available on this page:

For forint (HUF) current accounts

- HUF transfer
- yellow postal cheque payment
- mobile phone top-up
- FX payment
- fix term deposit
- account history

For FX accounts

- FX payment
- fix term deposit
- account history

For credit card accounts

- card payment
- credit card management
- account history




You can set the order for the accounts to be displayed in by defining their priority in the *Account Profile Settings* menu of the *Settings* selection screen.

Graphical representation of account balances:

the last 30 days account balance changes

- Here you can see the graphical representation of the daily balances of the accounts selected for inclusion in your aggregated balance in the last thirty days, in the currency of your aggregated balance.
- Move the cursor over the graph to see your balances on any given day.

Deposits

deposits		details
 K&H retail account 11111111-22222222-33333333	1,000,000 HUF total: 1	
 K&H planner savings account 44444444-55555555-66666666	600,000 HUF total: 2	
 K&H retail fx account 22222222-33333333-44444444	1,000 EUR total: 1	

- All term deposits (if any) are listed in this section.
- Deposits are aggregated by account; each is shown under the account where it was fixed.
- Click on an account to go directly to the term deposit enquiry page.
- If the enquiry in question is not possible at the time, an orange triangle is displayed in place of the balance.

Investments

This screen enables you to view your securities accounts, if any. Click on the down arrow next to a securities account to go directly to the *Balance, sale certificate* screen of the *Managing investments* selection screen.

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investments		details	
HUF securities account 11111111-22222222-44444444	available balance:	749,960	HUF
	stock portfolio balance:	47,426,632	HUF
EUR securities account 11111111-22222222-77777777	available balance:	0	EUR
	stock portfolio balance:	2,500	EUR
USD securities account 11111111-22222222-55555555	available balance:	0.04	USD
	stock portfolio balance:	18.61	USD
Long term investment account 2012 (HUF) 11111111-22222222-88888888	available balance:	0	HUF
	stock portfolio balance:	1,500,000	HUF
Pension pre savings account 11111111-22222222-66666666	available balance:	859,558	HUF
	stock portfolio balance:	16,234,608	HUF

Recent Transactions

recent transactions				previous transactions
2016.03.02 Wednesday	purchase with bank card	Lechner Ödön fasor 9.	booked	-14,500 HUF +
2016.03.02 Wednesday	cash withdrawal - from ATM	Lechner Ödön fasor 9.	booked	-5,000 HUF +
2016.02.16 Tuesday	book transfer	Demo Dénesné társulajdonos HU21 1111 1111 1111 1111 1111	booked	-140,000 HUF +

- Here you can view the last ten items posted to your accounts.
- Click on the „+” button next to a transaction to view its details.
- Click on the „print” button on the details page to print an statement in .pdf format about the transaction in question.
- Click on the „previous transactions” button to go directly to the account history menu item.
- Click on the “copy transactions” button to copy a transaction. This works for the following order types:
 - domestic HUF transfer – previous domestic forint transfer, sweep or top-up transfer, yellow postal cheque
 - international or domestic FX payment – from previous transactions of the same type
 - fix term deposit – from a previous term deposit
 - mobile phone top-up – from a previous transaction of the same type

7.1 Help

The purpose of this menu is to make using e-bank easier. It explains each screen and helps you complete the required fields.

Help is displayed in a box on the right side of each screen. [for help... +](#)

Click on „+” to view the information on the function in question in the pop-up box.

7.2 F.A.Q.

Frequently Asked Questions (F.A.Q.) answer questions commonly asked about the use of e-bank and banking products.

The F.A.Q. card is displayed in a box on the right side of each e-bank page.



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phone: (06 1) 328 9000

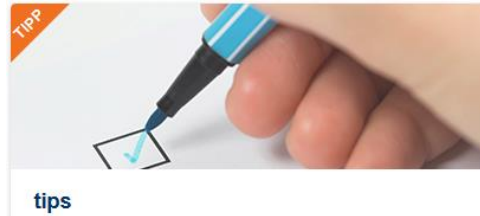
fax: (06 1) 328 9696

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7.3 Tips

The tips displayed on clicking on the Tips box on the right side of the screen offer useful advice to facilitate the easy use of the selected function.



7.4 Contacts

The Contacts box is displayed on the right side of the screen.

Click on [connection](#) on the main page footer of the e-bank to call up the Contacts page and view the contact details of the Bank.

The screenshot shows the K&H Bank contact information page. At the top, there is a navigation bar with links: accounts, cards, payments, orders, savings, investments, credit cards, insurance, and a 'last login' button. The main content is divided into three sections: 'K&H Bank contact information', 'K&H TeleCenter', and 'home branch'. Each section contains contact details and a corresponding icon (envelope, phone, and information). Below these sections are three tables: 'opening hours', 'services', and 'cash withdrawal limit'.

K&H Bank contact information	
bank name	K&H Bank Zrt.
postal address	1851 Budapest
central address	1095 Budapest, Lechner Ödön fasor 9.
e-mail address	bank@kh.hu

K&H TeleCenter	
phone number	(06 1/20/30/70) 335 3355

home branch	
branch address	Hajdúszoboszló, 4200 Szilfákajja u. 10-12.
tel.	(06 52) 557 120
fax	(06 52) 362 345

opening hours	
hétfő	8:00 - 17:00
kedd	8:00 - 16:00
szombat	8:00 - 16:00
csütörtök	8:00 - 16:00
péntek	8:00 - 15:00

services	
széf szolgáltatás	igen
prémium banki szolgáltatást nyújtó fiók	igen
24 órás zóna	igen
parkolási lehetőség	igen
ingyenes parkoló	igen
mozgássérültek által is használható	igen

cash withdrawal limit	
2000000	HUF
1000	EUR
1000	USD

Egyéb valutanemekben összeghatártó függetlenül be kell jelenteni a kpv felvételi szándékot

8 Accounts, bank cards

K&H retail e-bank

The following functions are available on this selection screen:

accounts, bank cards



account data



account history



account statements,
notifications



card management, modify
card limit



credit cards



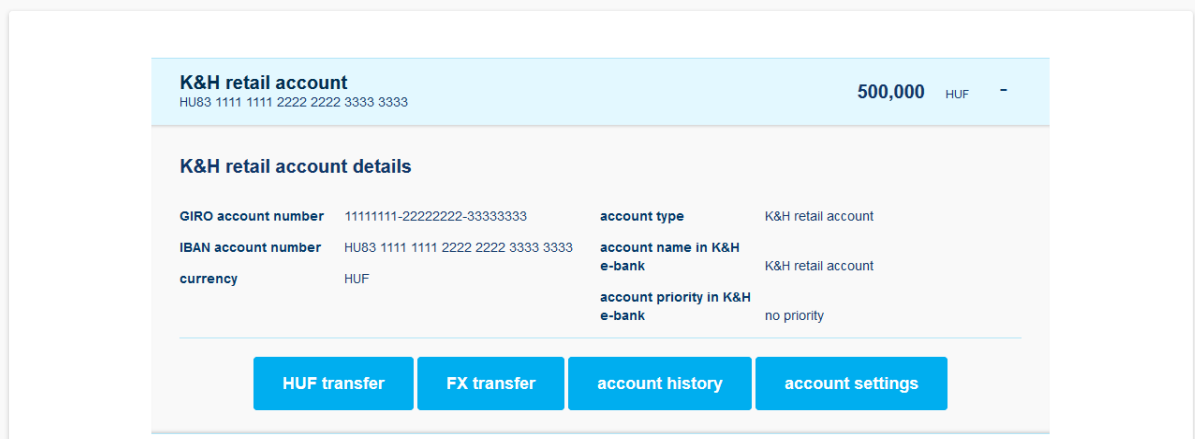
documents, contracts

Click on the appropriate icon to start the required function.

8.1 Account data

This screen lists the accounts of the selected Client that you are authorised to manage. The latest available balance and the currency of each account are displayed next to the account name and number.

account data



K&H retail account		500,000	HUF	-
HU83 1111 1111 2222 2222 3333 3333				
K&H retail account details				
GIRO account number	11111111-22222222-33333333	account type	K&H retail account	
IBAN account number	HU83 1111 1111 2222 2222 3333 3333	account name in K&H e-bank	K&H retail account	
currency	HUF	account priority in K&H e-bank	no priority	
<hr/>				
HUF transfer		FX transfer	account history	account settings

- Certain quick functions are also available in the dropdown window. Click on a quick function to go directly to the desired transaction or settings screen.
- Accounts are displayed on the screen in the order set and with the name specified in *Settings / Account profile settings*. If you did not specify a name for an account, its number will be displayed in GIRO format in the list. Click on the *Account profile settings* quick function button to go directly to the *Account profile settings* screen.

8.2 Account history

You can view the transactions on the selected account on the Account history screen. Account history can be checked for up to 5 calendar years.

account history

advanced search settings

debits amounts credited

booked waiting for booking

(from) (to)

(from) (to)

value date	type	beneficiary	status	amount
2016.03.02 Wednesday	fx payment, interbank	Kedvezményezett ügyfél HU33 1370 1017 0648 4002 0000 0000	booked	-100 EUR +
2016.03.02 Wednesday	purchase with bank card	Lechner Ödön fasor 9.	booked	-14,500 HUF +
2016.03.02 Wednesday	cash withdrawal - from ATM	Lechner Ödön fasor 9.	booked	-5,000 HUF +
2016.02.16 Tuesday	book transfer	Demo Dénesné társ tulajdonos HU21 1111 1111 1111 1111 1111	booked	-140,000 HUF +

export

- By default the screen displays the thirty latest items on your accounts in value date order. Click on the “next 30 items” button to view the preceding thirty items.
- If you would like to view the details of a transaction, click on the **+** button next to it.
- Click on the “print” button on the details page to print a statement in .pdf format about the transaction in question.
- Click on the “copy transaction” button to copy a transaction. This works for the following order types:

K&H Bank Zrt.

1095 Budapest, Lechner Ödön fasor 9.

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fax: (06 1) 328 9696

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- domestic HUF transfer – previous domestic HUF transfer, regular, sweep or top-up transfer, yellow postal cheque
 - international or domestic FX payment – from previous transactions of the same type
 - fix term deposit – from a previous term deposit
 - mobile phone top-up – from a previous transaction of the same type
- To view the history of a single account, click in the account number field and select the account number in question from the dropdown list.
 - Click on the *Advanced search setting* button to select your transaction search criteria in the dropdown box.
 - To search by text, enter a string of characters in the field.
 - You can also export your account history enquiry in .csv or .xls format by clicking one of the following buttons:

8.3 Account statements, notifications

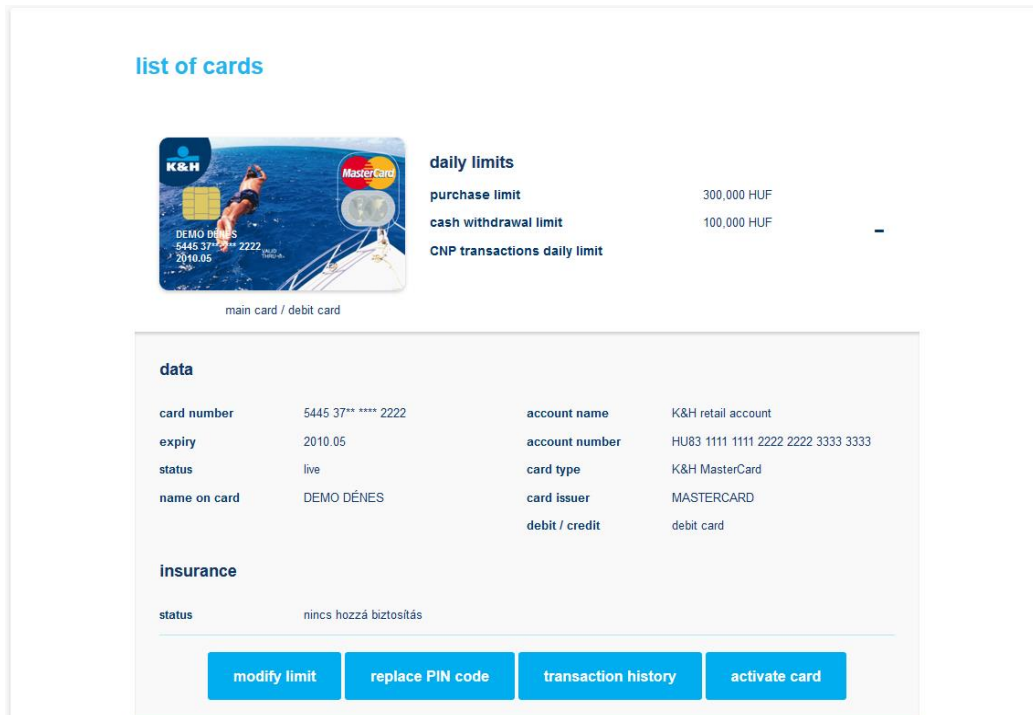
On this screen you can enquiry account statements and notifications for accounts you are authorised to manage. Account statements are generated in .pdf format. The contents and format of electronic statements are identical to those of the printed statements sent by post.

statement generation date	download statement
2016.01.05 Tuesday	download
2016.01.04 Monday	download
2016.01.03 Sunday	download
2016.01.02 Saturday	download
2016.01.01 Friday	download


- Click on this list to select the type of the document you would like to view:
- Select the required month and year.
- Click on the “**search**” button to view the list of available documents.
- Click on the description of a document to open it. To view your statements you need an application that can read PDF files, for example Acrobat Reader.

8.4 cards management, modify card limits

This screen enables you to view the bank card(s) linked to the accounts you are authorised to manage. You can also apply for new bank cards, change existing card limits, renew or activate bank cards or request new PIN codes.



list of cards


main card / debit card

daily limits

purchase limit	300,000 HUF
cash withdrawal limit	100,000 HUF
CNP transactions daily limit	-

data

card number	5445 37** **** 2222	account name	K&H retail account
expiry	2010.05	account number	HU83 1111 1111 2222 2222 3333 3333
status	live	card type	K&H MasterCard
name on card	DEMO DÉNES	card issuer	MASTERCARD
		debit / credit	debit card

insurance

status nincs hozzá biztosítás

[modify limit](#) [replace PIN code](#) [transaction history](#) [activate card](#)

The screen displays the cards which belong to the client on whose behalf you are acting and which you have access to, including credit cards.

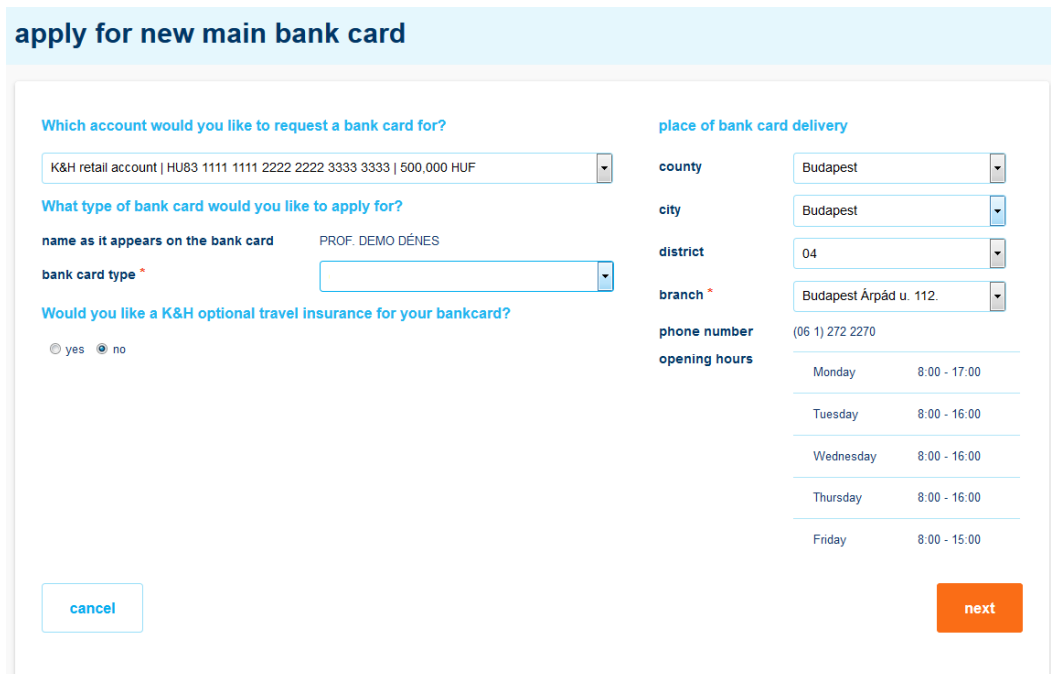
- Click on the “+” button next to a bank card to view its details.
- In addition to the details, the following quick functions are available in the dropdown window:
 - for credit and/or debit cards:
 - activate card
 - modify limit
 - renew card (available only from 45 to 90 days prior to the expiry date of the card in question)
 - reorder PIN code
 - pending transactions
 - transaction history
 - credit card details (only available for credit cards)
 - for new bank cards
 - apply for main card

Click on the appropriate quick function button to go directly to the required transaction or settings screen.

8.4.1 Apply for new bank card

To access this menu item click on the icon at the bottom of the screen listing your bank cards.

You can apply for bank cards linked to a current account but not for credit cards.



Day	Opening Hours
Monday	8:00 - 17:00
Tuesday	8:00 - 16:00
Wednesday	8:00 - 16:00
Thursday	8:00 - 16:00
Friday	8:00 - 15:00


- When you have entered the required details click on the „next” button to generate a transaction to be signed. The application becomes final once you have signed it.
- To return to the previous screen click on the „cancel” button.

8.4.2 Setting the card limit

This function can be used for modifying the cash withdrawal and purchase limits of a selected bank card and the settings for the 3D Secure Code service. Changes become effective once you have signed them.

- When you have entered the required details click on the „next” button to generate a transaction to be signed. Changes become effective once you have signed them.
- To return to the previous screen click on the “cancel” button.

setting the card limits



card number	5445 37** **** 2222	denomination of card	K&H MasterCard
expiry	2010.05	card company	MASTERCARD
status	live	type of card	debit card
name on card	DEMO DÉNES		

card limits

! a 0 HUF limit means the default setting according to the Announcement (product limit). daily purchase limit must not set below the actual value of daily Card Not Present transaction limit.

purchase amount limit * HUF

cash withdrawal limit * HUF

change 3D Secure parameters

enable card not present (CNP) transactions *

! a 0 HUF limit means the default setting according to the Announcement (product limit).

CNP transactions daily limit * HUF

notification phone number * ?

personal assurance message * ?

8.4.3 3D Secure Code service

K&H Bank was the first major bank in Hungary to introduce the 3D Secure Code service based on the technology developed by the international card companies MasterCard and Visa International to provide an additional security layer for online payments on 7 December 2012.

The 3D Secure Code service means that, in addition to the CVC/CVV code of your card, you also have to enter another security code when shopping online (to be used in a similar fashion to PIN codes in brick-and-mortar stores) if the POS (merchant) in question uses this service in bank card acceptance.

When you initiate a payment the Bank sends a 3D Secure Code (which is unique for each transaction) by SMS to the mobile phone number you provided.

- When you have entered the required details click on the „next” button to generate a transaction to be signed. Changes become effective once you have signed them.
- Click on the “cancel” button to return to the previous screen.

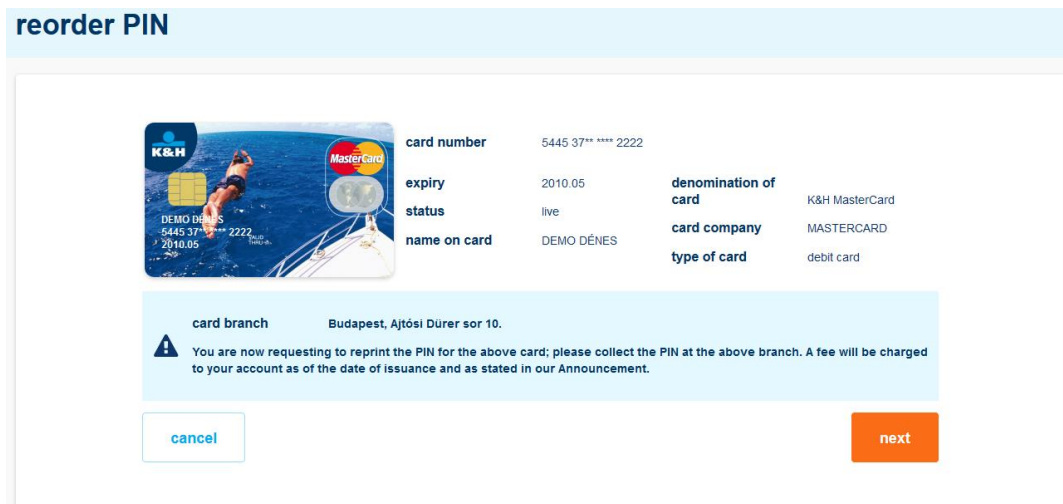
8.4.4 Renew card

This quick function is available only from 45 to 90 days prior to the expiry date of the card in question and enables you to request a replacement card early.

8.4.5 Reorder PIN code

You can order a new PIN code for your bank card on this screen.

reorder PIN



card number	5445 37** **** 2222
expiry	2010.05
status	live
name on card	DEMO DÉNES
denomination of card	K&H MasterCard
card company	MASTERCARD
type of card	debit card

card branch Budapest, Ajtósi Dűrer sor 10.

! You are now requesting to reprint the PIN for the above card; please collect the PIN at the above branch. A fee will be charged to your account as of the date of issuance and as stated in our Announcement.

[cancel](#) [next](#)

- When you have entered the required details click on the „next” button to generate a transaction to be signed. The application becomes final once you have signed it.
- To return to the previous screen click on the “cancel” button.

8.4.6 Transaction history

Click on the button for the *Transaction history* quick function to go directly to the *Account history* screen where you can view the bank card transaction history of each account.

8.4.7 Credit card details

This function is only available for credit cards. Clicking on its button will redirect you to the *Credit cards* menu.

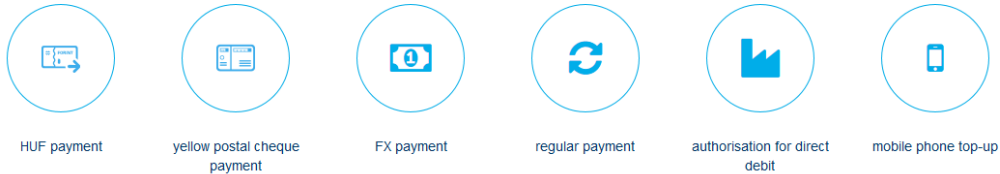
8.4.8 Activate card

The button of this quick function is only shown if the user has a card to be activated. Click on the button to generate a transaction to be signed. The bank card in question will be activated once you have signed the transaction.

9 Payment launch

The following types of order can be generated on this selection screen:

payment launch



Click on the appropriate icon to go the required menu item. Only the menu items you are authorised to use are displayed on your screen.

9.1 General rules of transaction management

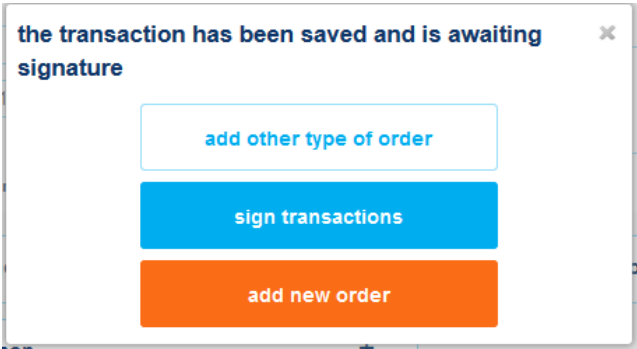
There are three types of transactions in K&H corporate e-bank:

- **Financial transactions required to be signed:** transactions resulting in a movement of funds. Such transactions can be signed individually or in a batch. They include forint and FX payment orders, mobile phone top-ups, term deposit fixing, investment transactions etc.
- **Administrative transactions required to be signed:** transactions not resulting in a movement of funds, authorising access to various bank services, modifying or cancelling terms and conditions. Such transactions must be signed individually and immediately. They include bank card activation, the activation of the K&H mobilbank service, managing payees or limits, modifying a client's contact details etc.
- **Other transactions not required to be signed:** settings transactions whose purpose is to facilitate the use of K&H corporate e-bank. They include transaction export or the customisation of an account name.

Transaction process

Transactions required to be signed are completed according to the following process:

<ul style="list-style-type: none"> • data entry 	<p>Enter the transaction data.</p> <p>Each transaction type requires a different set of data to be entered; these are described in detail in the relevant chapters</p> <p>Click on the „next” button at the bottom of the transaction screen to save the entry.</p> <p>If you have entered an administrative order, you will be directed to the <i>Orders to be signed</i> screen.</p> <p>If the transaction you have entered can be entered or signed in a batch, it will be transferred to the orders to be signed and a popup</p>
---	--

	<p>window will appear where you have an option to start another transaction.</p>  <ul style="list-style-type: none"> • Click on the “add new order” button to enter an order of the same type as the previous one. • Click on the “sing transactions” button to be directed to the <i>Orders to be signed</i> screen. • Click on the “add other type order” button to be directed to the <i>HUF payments</i> selection screen where you can enter any type of transaction you are authorised to do. • Click on the × button to return to the completed transaction page.
<ul style="list-style-type: none"> • check 	<p>Transaction details can be checked and, if required, modified, on the <i>Orders to be signed</i> screen. Checks and modifications are discussed in detail by transaction type in the chapter on managing orders.</p>
<ul style="list-style-type: none"> • signature 	<p>This is the screen where you decide whether to submit the transaction for completion or to cancel it. Detailed information on this topic is provided in Chapter 10 <i>Managing orders</i> for all transaction types.</p>
<ul style="list-style-type: none"> • confirmation 	<p>The Bank confirms whether a signed transaction has been accepted or rejected. Detailed information on this topic is provided in Chapter 10 <i>Managing orders</i> for all transaction types.</p>
<ul style="list-style-type: none"> • cancellation/modification of orders sent 	<p>Pending and regular orders can be modified or cancelled. Detailed information on this topic is provided in Chapter 10 <i>Managing orders</i> for all transaction types.</p>

9.2 Access rights

- **Client level access rights**

Senior officer: senior officers have full access. If a company has several senior officers and they have joint signatory rights according to the articles of association of the company, then they also must sign the administration package in K&H corporate e-bank jointly (shared access rights).

Administrator: these access rights are granted to e-bank users at the company by a senior officer to products and accounts; however, administrators cannot sign the administration package, which is the senior officer’s responsibility.

- **Product level access rights**

Group access rights: product level access rights granted to users by a senior officer if the company has a group ID. Users with group access rights can enter and submit group transfer packages and view group statements. Postal orders can also be viewed with these access rights.

Deposit administrator: product level access rights granted to users by a senior officer to enable them to view, fix and prematurely withdraw deposits.

Bank card administrator: product level access rights granted to users by a senior officer to enable them to view bank card details and to perform bank card transactions (e.g. modify card limits).

Loan administrator: product level access rights granted to users by a senior officer to enable them to view credit card details and to perform credit card transactions.

- **Account level access rights**

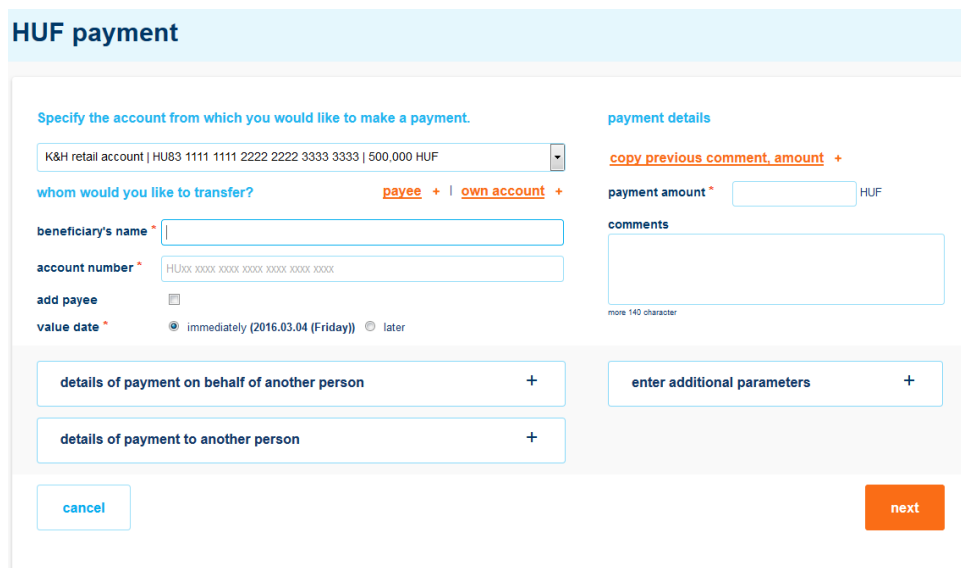
Input user: a user authorised by a senior officer to enter transactions on an account.

Joint signatory: a user authorised by a senior officer to enter and jointly sign transactions on an account. Transactions signed by a joint signatory must be signed by another joint or sole signatory.

Sole signatory: users authorised by a senior officer to perform and sign transactions on an account.

9.3 HUF payment

You can initiate HUF payments and transfer funds between your own HUF accounts on this screen.



The screenshot shows the 'HUF payment' form. It is divided into two main sections: 'Specify the account from which you would like to make a payment.' and 'payment details'. The first section includes a dropdown menu for account selection (currently showing 'K&H retail account | HU83 1111 1111 2222 2222 3333 3333 | 500.000 HUF'), a radio button for 'whom would you like to transfer?' (options: 'payee' and 'own account'), a text input for 'beneficiary's name', a text input for 'account number' (with a mask 'HUxx xxxx xxxx xxxx xxxx xxxx'), a checkbox for 'add payee', and a radio button for 'value date' (options: 'immediately (2016.03.04 (Friday))' and 'later'). The second section includes a link 'copy previous comment amount +', a text input for 'payment amount' (with 'HUF' as a unit), a text area for 'comments' (with a 'more 140 character' note), and two expandable sections: 'details of payment on behalf of another person +' and 'details of payment to another person +'. At the bottom, there are 'cancel' and 'next' buttons.

Select account to be debited

Here you can select the account from which you would like to make the payment or, if you would like to make a payment on behalf of another person, enter the actual payer's details.

Select the account to be debited from the dropdown list.

Specify beneficiary account

In this section you can enter the details of the beneficiary and the ultimate beneficiary, if any.



whom would you like to transfer? [payee](#) + | [own account](#) +

beneficiary's name *


account number *

- Click on the “payee” button to view the payees already registered in the system in the dropdown list. Select the required payee whose details will then be displayed automatically by the system.
- Click on the „own account” button to view your own accounts in the dropdown list. Select the required account whose details will then be displayed automatically by the system.

please select a payee! ✕

-  Budapesti Elektromos Művek Nyrt / Villanyszámla
HU60 1070 0024 0405 5909 5230 0002
-  Főtáv Zrt. / Fűtés
HU92 1010 2093 0296 0403 0000 0002

choose from your accounts!

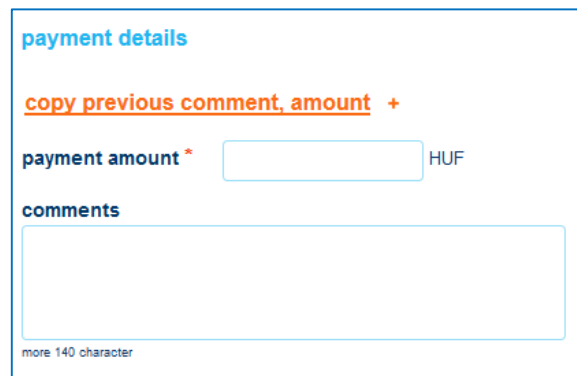
-  Forint pénzforgalmi bankszámla
104010005048495353531005
Elérhető egyenleg: 498 509 455 697 HUF

- As you type in the letters of the name (or account number) of the beneficiary all registered payees with the same combination of letters (or numbers) will be displayed.
- If you would like to save the details of the payee so that you do not have to enter them again the next time, check the

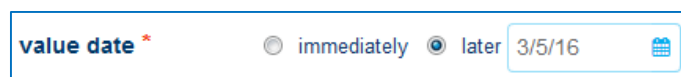
add payee

- field and enter a name and an account name.

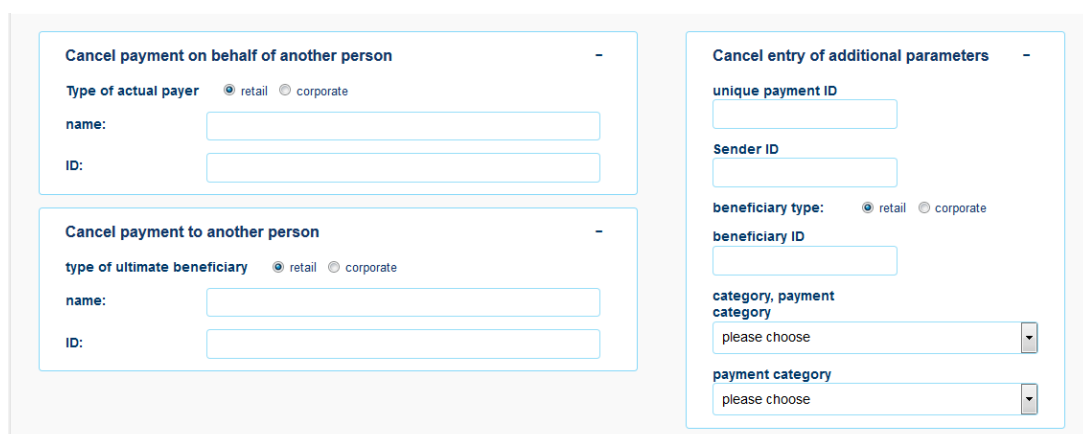
Enter payment details



- If you would like to copy a previous transaction, click on the “copy previous comment, amount” button to view your earlier transactions. The system will automatically copy the details of the selected transaction into the current order.
- The payment can be made immediately or on a later value date. In the latter case specify the value date in the field or click on the „calendar” icon to select it from the popup calendar.



- Click on the **details of payment on behalf of another person** listbutton if you would like to make a payment on behalf of another person and enter the actual payer’s details in the dropdown box.
- Click on the **details of payment to another person** listbutton to enter the details of the ultimate beneficiary in the dropdown box.
- Click on the **enter additional parameters** listbutton to enter any additional parameters for the transaction in the dropdown box.



Save order

- Click on the “next” button at the bottom of the screen to save the transfer order; you can then enter additional orders. For a saved transfer order to be completed, it must be signed first. The process of signing is discussed in a subsequent chapter.

K&H Bank Zrt.

1095 Budapest, Lechner Ödön fasor 9.

phone: (06 1) 328 9000

fax: (06 1) 328 9696

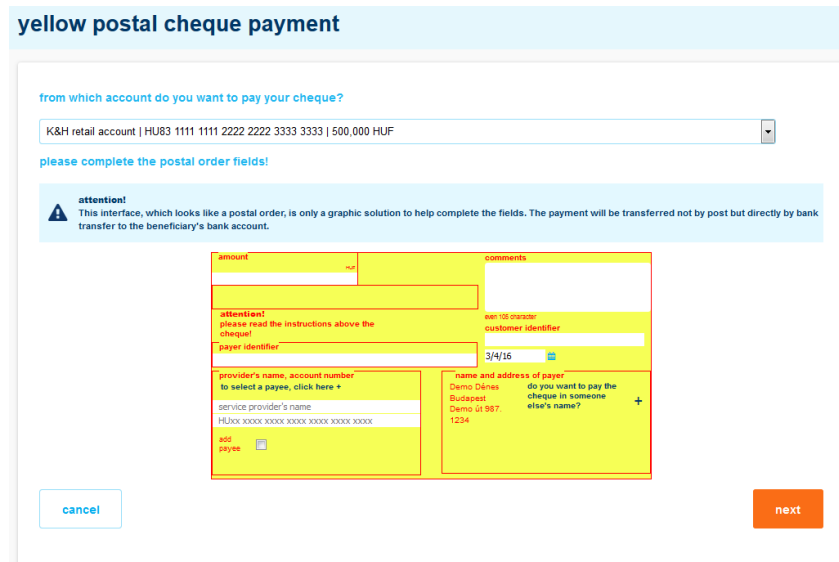
www.kh.hu • bank@kh.hu




- Click on the “cancel” button to cancel the transaction.

9.4 Yellow postal cheque payment

The yellow postal cheque payment function of K&H e-bank enables you to initiate domestic HUF transfers. The screen mirrors the format of yellow postal cheques for your convenience. Copy the relevant details from the cheque into the white fields.



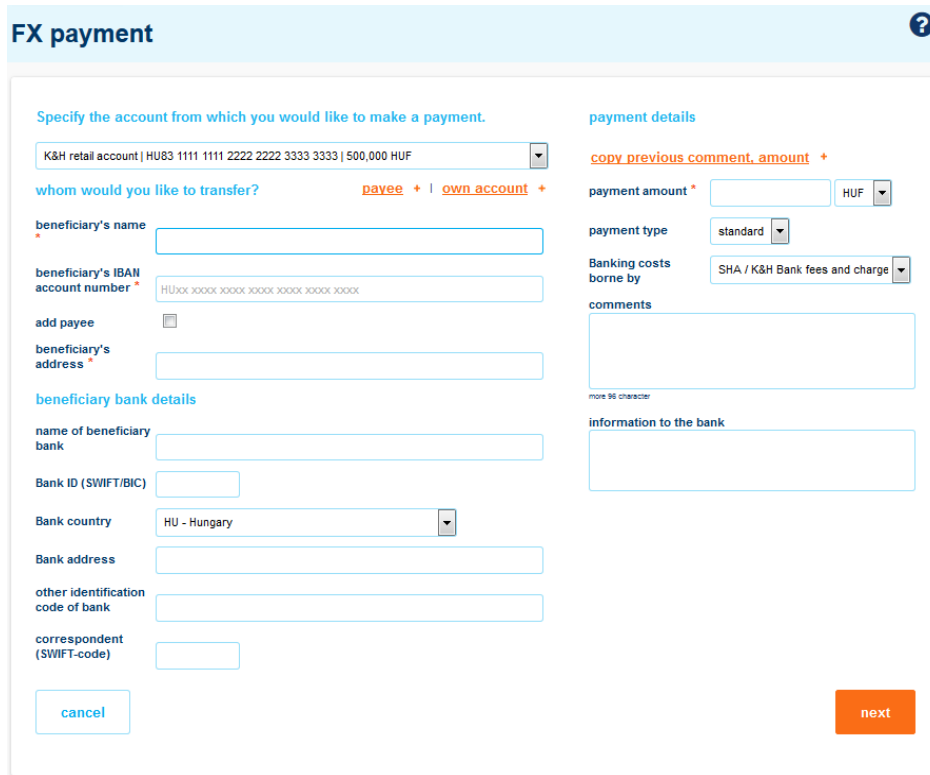
- First select the account you would like to use for the transaction.
- If you would like to pay the cheque in someone else's name, click on the **do you want to pay the cheque in someone else's name?** **+** button and enter the actual payer's details in the dropdown box.
- Click on the **to select a payee, click here +** button to view the payees already registered in the system. The system will automatically copy the details of the selected payee into the relevant fields. If you would like to save the details of the payee so that you do not have to enter them again the next time, check the **add payee** box and enter a name and an account name.
- As you type in the letters of the name (or account number) of the beneficiary all registered payees with the same combination of letters (or numbers) will be displayed.
- The payment can be made immediately or on a later value date. In the latter case specify the value date in the **3/4/16**  field or click on the „calendar” icon to select it from the popup calendar.

Save order

- Click on the „next” button at the bottom of the screen to save the transfer order; you can then enter additional orders. For a saved transfer order to be completed, it must be signed first. The process of signing is discussed in Chapter 11.1.
- Click on the „cancel” button to cancel the transaction.

9.5 FX payment

You can initiate FX payments and transfer funds or initiate conversions between your own FX accounts.

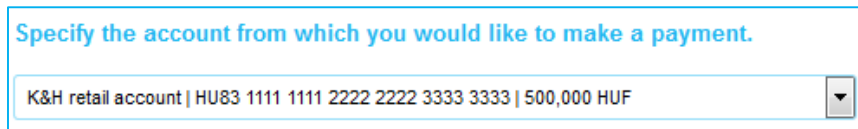


The screenshot shows the 'FX payment' form with the following sections:

- Specify the account from which you would like to make a payment.** A dropdown menu showing 'K&H retail account | HU83 1111 1111 2222 2222 3333 3333 | 500,000 HUF'.
- whom would you like to transfer?** Links for 'payee + | own account +'.
- beneficiary's name *** Text input field.
- beneficiary's IBAN account number *** Text input field with mask 'HUxx xxxx xxxx xxxx xxxx xxxx'.
- add payee**
- beneficiary's address *** Text input field.
- beneficiary bank details**
 - name of beneficiary bank** Text input field.
 - Bank ID (SWIFT/BIC)** Text input field.
 - Bank country** Dropdown menu with 'HU - Hungary' selected.
 - Bank address** Text input field.
 - other identification code of bank** Text input field.
 - correspondent (SWIFT-code)** Text input field.
- payment details**
 - copy previous comment, amount +** Link.
 - payment amount *** Text input field with currency dropdown 'HUF'.
 - payment type** Dropdown menu with 'standard' selected.
 - Banking costs borne by** Dropdown menu with 'SHA / K&H Bank fees and charge' selected.
- comments** Text area with 'more 99 character' note.
- information to the bank** Text area.

Buttons: 'cancel' and 'next'.

Select account to be debited



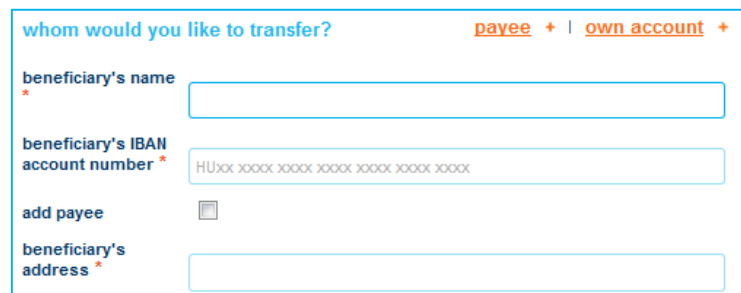
Specify the account from which you would like to make a payment.

K&H retail account | HU83 1111 1111 2222 2222 3333 3333 | 500,000 HUF

Here you can select the account from which you would like to make the payment. Select the account to be debited.

Specify beneficiary account

In this section you can enter the details of the beneficiary.



whom would you like to transfer? [payee +](#) | [own account +](#)

beneficiary's name *

beneficiary's IBAN account number *

add payee

beneficiary's address *

- Click on the „payee” list button to view the payees already registered in the system in the popup list. Select the required payee whose details will then be displayed automatically by the system.
- Click on the “own account” list button to view your own accounts in the popup list. Select the required account whose details will then be displayed automatically by the system.
- As you type in the letters of the name (or account number) of the beneficiary all registered payees with the same combination of letters (or numbers) will be displayed.
- If you would like to save the details of the payee so that you do not have to enter them again the next time, check the field and enter a name and an account name

add payee



- .If you would like to copy a previous transaction, click on the “copy previous comment, amount” button to view these details. The system will automatically copy the details of the selected transaction into the current order

Enter details of beneficiary’s bank

In this section you can enter the details of the beneficiary's bank. These fields can only be completed for intra-bank transfers.

beneficiary bank details

name of beneficiary bank

Bank ID (SWIFT/BIC)

Bank country HU - Hungary

Bank address

other identification code of bank

correspondent (SWIFT-code)

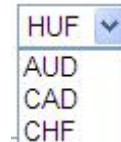
- The **Bank ID (BIC/SWIFT code)** field is mandatory if the *Bank country*, *Bank address* and *Other identification code of bank* fields are not filled in. The **Name of beneficiary bank** field is mandatory.
- The **Bank country**, **Bank address** and **Other identification code of bank** fields are mandatory if the *Bank ID (SWIFT/BIC)* field is not filled in.
- The **Other identification code of bank** always starts with two capital letters, then the subsequent numbers must be entered without any separators.

- The **Correspondent (SWIFT code)** and the **Correspondent** fields are optional. If you have entered the SWIFT code you do not need to enter the name and address of the bank. If you fill in the **Correspondent** field in the Beneficiary bank details section it will stop the automatic processing and may be subject to a charge for manual intervention.

Enter payment details

In this section you can enter the payment details.

- Select the currency of the payment from the dropdown list. You can initiate payments in K&H e-bank in any currency in which the Bank transfers funds.
- The payment type may be standard or urgent as per the terms and conditions set out in the Announcement.
- The value date is determined by the Bank and it cannot be changed.



payment details

[copy previous comment, amount](#) +

payment amount * HUF ▾

payment type ▾

Banking costs borne by ▾

comments

more 96 character

information to the bank

- If you would like to copy a previous transaction, click on the “[copy previous comment, amount](#)” list button to view these details. The system will automatically copy the details of the selected transaction into the current order.
- Banking costs can be split as follows:

Banking costs borne by ▾

BEN / K&H Bank fees and charges and all other banking fees and charges charged to beneficiary

SHA / K&H Bank fees and charges charged to party initiating the transaction, all other banking fees and charges charged to beneficiary

OUR / K&H Bank fees and charges and all other banking fees and charges charged to the party initiating the transaction

- SHA / K&H Bank fees and charges are charged to the party initiating the transaction; all other banking fees and charges are charged to the beneficiary (if the transaction involves a conversion and it is to be completed in the currency of an EEA Member State or the beneficiary is in the territory of an EEA Member State, **only SHA** can be chosen).

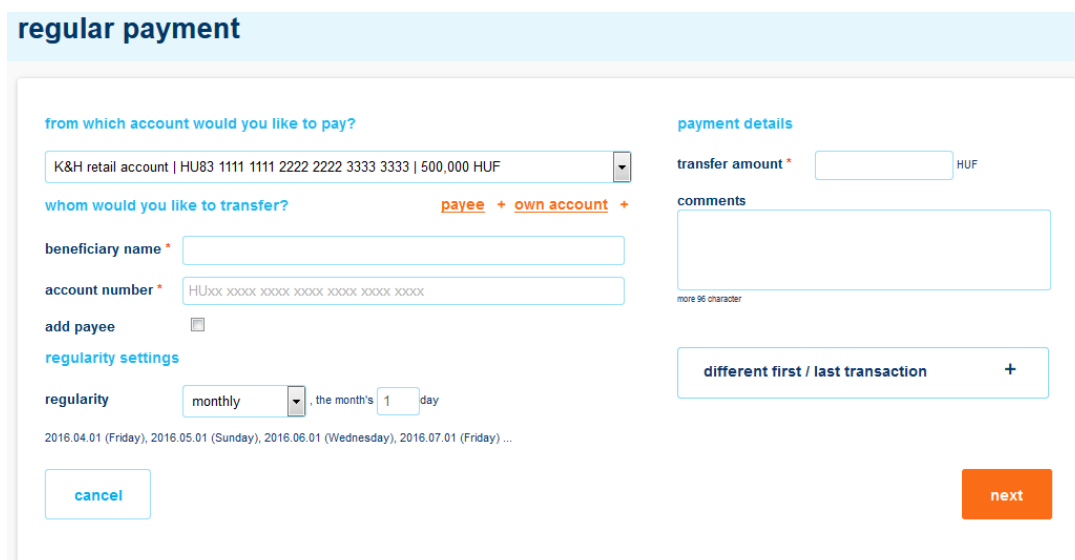
- OUR / K&H Bank fees and charges and all other banking fees and charges are charged to the beneficiary.
- BEN / K&H Bank fees and charges and all other banking fees and charges are charged to the beneficiary. If the transaction involves a conversion and the currency of the account to be debited is an EEA currency, the transaction amount is specified in an EEA currency and the bank country is an EEA Member State, BEN is not available.

Save order

- Click on the „next” button at the bottom of the screen to save the transfer order; you can then enter additional orders. For a saved transfer order to be completed, it must be signed first. The process of signing is discussed in Chapter 11.1.
- Click on the „cancel” button to cancel the transaction.

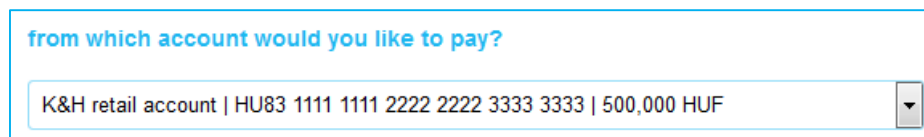
9.6 Regular payment

On this screen you can initiate HUF payments to be made regularly, on predetermined dates between your own accounts or to third-party accounts.



The screenshot shows the 'regular payment' form. It is divided into two main sections: 'from which account would you like to pay?' and 'payment details'.
In the 'from which account would you like to pay?' section, there is a dropdown menu showing 'K&H retail account | HU83 1111 1111 2222 2222 3333 3333 | 500,000 HUF'. Below this, there is a field for 'whom would you like to transfer?' with options for 'payee' and 'own account'. The 'beneficiary name' and 'account number' fields are empty. There is a checkbox for 'add payee' and a 'regularity settings' section with a dropdown for 'regularity' set to 'monthly', a field for 'the month's' set to '1', and a 'day' field. Below this, there is a list of dates: '2016.04.01 (Friday), 2016.05.01 (Sunday), 2016.06.01 (Wednesday), 2016.07.01 (Friday) ...'. At the bottom left is a 'cancel' button and at the bottom right is a 'next' button.
In the 'payment details' section, there is a 'transfer amount *' field with a dropdown for 'HUF'. Below it is a 'comments' field with a 'more 96 character' note. At the bottom of this section is a 'different first / last transaction' button with a '+' sign.

Select account to be debited



This is a close-up of the dropdown menu from the 'regular payment' form. The text inside the dropdown is 'K&H retail account | HU83 1111 1111 2222 2222 3333 3333 | 500,000 HUF'. The dropdown arrow is visible on the right side.

Here you can select the account from which you would like to make the payment. Select the account to be debited from the dropdown list.

Specify beneficiary account

In this section you can enter the details of the beneficiary.

whom would you like to transfer? payee + own account +

beneficiary name *

account number *

add payee

[regularity settings](#)

- Click on the “payee” button to view the payees already registered in the system in the popup list. Select the required payee whose details will then be displayed automatically by the system.
- Click on the “own account” button to view your own accounts in the popup list. Select the required account whose details will then be displayed automatically by the system.
- If you would like to save the details of the payee so that you do not have to enter them again the next time, check the field and enter a name and an account name.

add payee

Enter payment details

- Enter the payment details in this section.
- Select payment frequency from the dropdown list. The days of the week on which the order will be subsequently completed are displayed in a separate field.

monthly ▾

daily

weekly

bi-weekly

monthly

quarterly

every half year

annually

- Click on the + button if the date/amount of the first/last transfer is different and enter the required information.

cancel different first / last transaction -

first payment day

first payment amount HUF

last payment day

last payment amount HUF

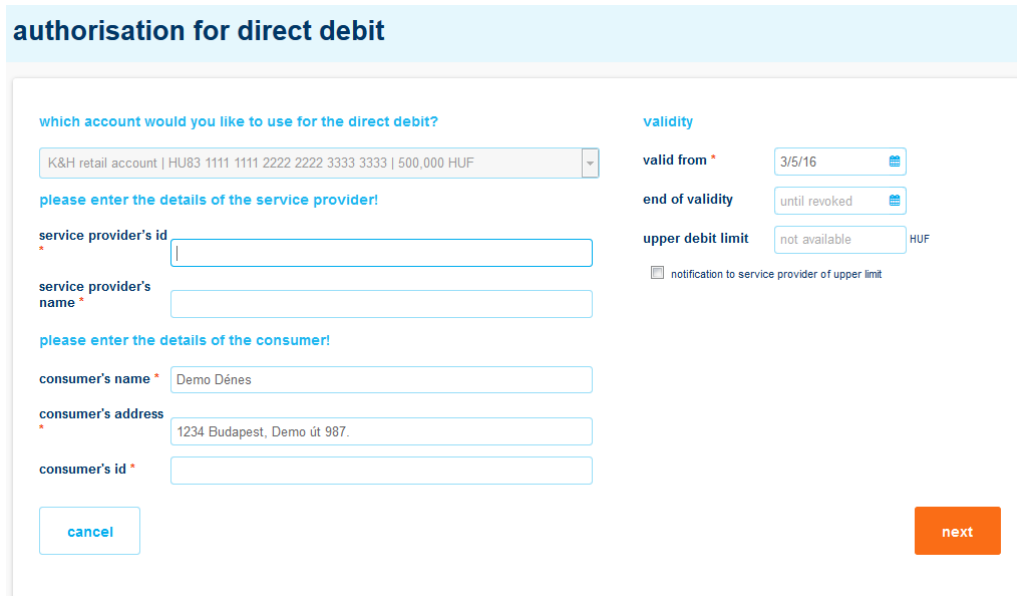
- Click on the “calendar” icon to use the calendar function. If the value in the *Last payment day* field is “withdrawal”, then the regular order will remain valid until you withdraw it. Enter a date here to determine the end date of this order.

Save order

- Click on the “next” button at the bottom of the screen to save the transfer order; you can then enter additional orders. For a saved transfer order to be completed, it must be signed first. The process of signing is discussed in Chapter 11.1.
- Click on the “cancel” button to cancel the transaction.

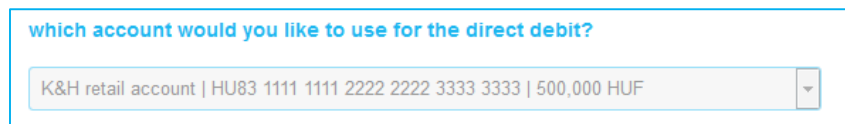
9.7 Authorisation for direct debit

This screen enables you to authorise service providers to collect funds directly from your account subject to the conditions specified in the authorisation.



Select account to be debited

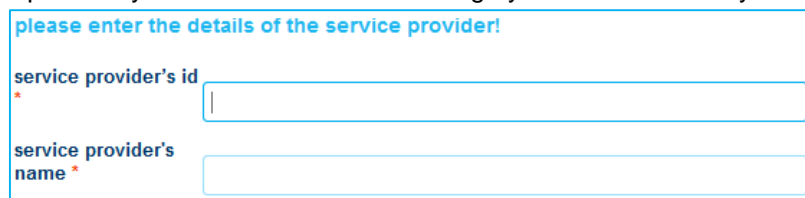
Select the account you would like to be debited in this section:



Select the account to be debited from the dropdown list:

Select service provider

Select the service provider you wish to authorise to charge your account directly.



- The name and ID of the service provider is stated on the invoices issued by the service provider. Enter these details in the appropriate fields.
- Start typing the name or ID of the service provider in the appropriate field; all registered service providers with the same combination of letters/numbers will be displayed to assist in finding the correct one quickly. Select the name or ID of the service provider from the list; the other field will be

automatically filled in by the system. Please check the service provider ID on the invoice against the one shown in the list.

Enter consumer details

please enter the details of the consumer!

consumer's name *

consumer's address *

consumer's id *

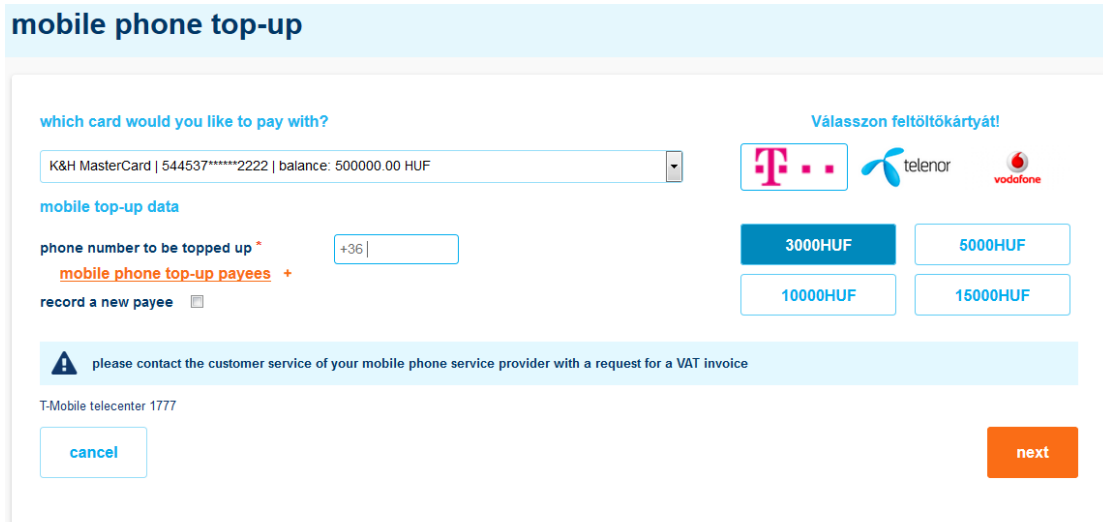
- The system will automatically complete the consumer's name and address based on the account holder's details registered by the Bank. Please check that your details are consistent with the details stated on the invoice and modify them as appropriate.
- The consumer ID is stated on the invoice issued by the service provider. Copy the consumer ID into the relevant field.
- You can specify a start date and an end date for the order. Click on the „calendar” icon to use the calendar function.
- You can also specify an upper debit limit. If the service provider would like to debit your account with an amount larger than your upper debit limit, the Bank will automatically reject the charge. Check the notification to service provider of upper limit button if you would like to notify the service provider about the upper debit limit.

Save order

- Click on the “next” button at the bottom of the screen to save the transfer order. For a saved transfer order to be completed, it must be signed first. The process of signing is discussed in Chapter 11.1.
- Click on the „cancel” button to cancel the transaction.

9.8 Mobile phone top-up

This screen enables you to top up your mobile phone balance. Mobile phone top-ups are classified as bank card transactions.



The screenshot shows a web interface for mobile phone top-up. At the top, it says "mobile phone top-up". Below this, there is a section titled "which card would you like to pay with?" with a dropdown menu showing "K&H MasterCard | 544537*****2222 | balance: 500000.00 HUF". To the right, there is a section titled "Válasszon feltöltőkártyát!" (Choose a top-up card) with logos for T-Mobile, telenor, and vodafone. Below the logos, there are four buttons for top-up amounts: 3000HUF, 5000HUF, 10000HUF, and 15000HUF. The 3000HUF button is highlighted with a blue background. Below the amount buttons, there is a section titled "mobile top-up data" with a "phone number to be topped up" field containing "+36 |" and a "record a new payee" checkbox. There is also a link for "mobile phone top-up payees". At the bottom, there is a "cancel" button and a "next" button. A warning message at the bottom of the form says "please contact the customer service of your mobile phone service provider with a request for a VAT invoice".

- Select the account to be debited from the dropdown list.
- Select the appropriate mobile telecommunications company by clicking on its logo, which will then appear framed.



- The system displays the top-up amounts available at the company in question.
- Select the amount, which will appear in blue background.
- Click on the "mobile phone top-up payees" list button to view payees already registered in the system. The phone number of the payee selected from the list will be automatically completed.

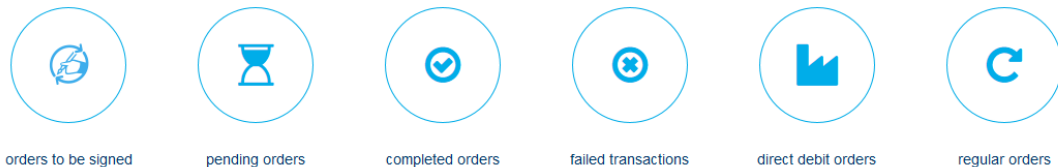
Save order

- Click on the „next” button at the bottom of the screen to save the order. For a saved transfer order to be completed, it must be signed first. The process of signing is discussed in Chapter 11.1.
- Click on the „cancel” button to cancel the transaction.

10 Manage orders

Functions available on this selection screen:

managing orders



Click on the appropriate icon to start the required function. Only the menu items you are authorised to use are displayed on your screen.

10.1 Manage orders to be signed

You can check, modify and approve the details of the orders entered. This menu item can be accessed from the menu or you will be automatically directed to this page following your entry of transactions.

- Orders to be signed are grouped by account number to be debited in the priority order set in *Settings / Account profile settings* first and by value date second.
- Click on a transaction to view its details in the dropdown box. Details vary by transaction type.
- The following quick functions are available in the dropdown box:
 - Click on the *modify* button to go to the screen where you can modify the selected transaction.
 - Click on the *delete* button to delete the selected transaction.
- Check the box to select a transaction for signing:
 - Click on the “*balance forecast*” button to see how your balance will evolve in the next thirty days if you sign the selected transactions.
 - Click on the “*delete selected items*” button to delete all selected items.
 - Click on the „*next*” button at the bottom of the screen to sign the selected orders, i.e. to send them to the Bank.
- Click on the “*cancel*” button to return to the *Managing orders* selection screen.

10.2 Sign or delete transactions

- Click on the button of the *delete* button in the window to delete the selected transaction.
- You can sign or delete several transactions at the same time. Select the transactions to be signed or deleted by ticking the appropriate checkboxes:
 - Click on the “*delete selected items*” button to delete all selected items.
 - Click on the „*next*” button at the bottom of the screen to sign all selected transactions, i.e. to send them to the Bank for completion.
- Click on the “*cancel*” button to return to the *Managing orders* selection screen.

Transactions submitted via K&H e-bank can be signed using a mobil-token, chip card or with an SMS password.

10.2.1 Signature with Mobil-token

if you have internet connection on your mobile device

- start your K&H mobilbank application on your **device**
- choose the "**e-bank transaction sign**" function
- guide your camera to the **QR code**
- check the transactions on your device
- sign the transactions by **providing your mPIN / TouchId**
- with this, your transactions will be signed, and the page progresses to the notifications screen

if you don't have internet connection on your mobile device

- start your K&H mobilbank application **on your device**
- choose the "**e-bank transaction sign**" function
- guide your camera to the **QR code**
- check the transactions on your device
- sign the transactions by **providing your mPIN / TouchId**
- **enter** the signature generated by your device **here**, then click on the "sign" button

if you have internet connection on your mobile device

- start your K&H mobilbank application on your **device**
- choose the "**e-bank transaction sign**" function
- guide your camera to the **QR code**
- check the transactions on your device
- sign the transactions by **providing your mPIN / TouchId**
- with this, your transactions will be signed, and the page progresses to the notifications screen

[back to the verification page](#)



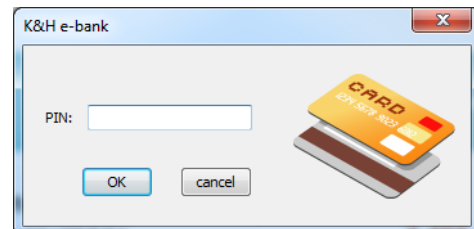
if you don't have internet connection on your mobile device

- start your K&H mobilbank application **on your device**
- choose the "**e-bank transaction sign**" function
- guide your camera to the **QR code**
- check the transactions on your device
- sign the transactions by **providing your mPIN / TouchId**
- **enter** the signature generated by your device **here**, then click on the "sign" button

confirmation code *

10.2.2 Signature with chip card

- Insert your card in the chip card reader, select the *Chip card* option in the *Signing device* field on the *Sign transaction* screen and enter your PIN code.



10.2.3 Signature with an SMS password

- Enter the password sent to your mobile phone number on record at the Bank in the *SMS password* field.
- The SMS password thus received is only valid for the transactions selected, i.e. if you would like to initiate a new order you will need a new SMS password for it.

[back to the verification page](#)


sms code *

10.2.4 Confirmation

All the transactions signed in the previous step are confirmed on this screen.
The transactions are grouped by account in the same order as in the previous screen.

confirmation

huf napi bankolás
HU20 1040 9527 7548 5749 5448 1005 transactions: 1 items

receive day	type	beneficiary	amount	status
2016.03.04 Friday	new HUF transfer	tranzakció automatikus törlése teszt - ne töröld ki HU20 1177 3054 0845 7657 0000 0000	1,455 HUF	 in progress signed: PROF. MINTA ANDREA 2016.03.04 16:01:54 feedback: pending transaction feedback codes: 0 0000 id: 099960304H400125

transaction details

comments	tranzakció törlés teszt az aláírandókból
----------	--

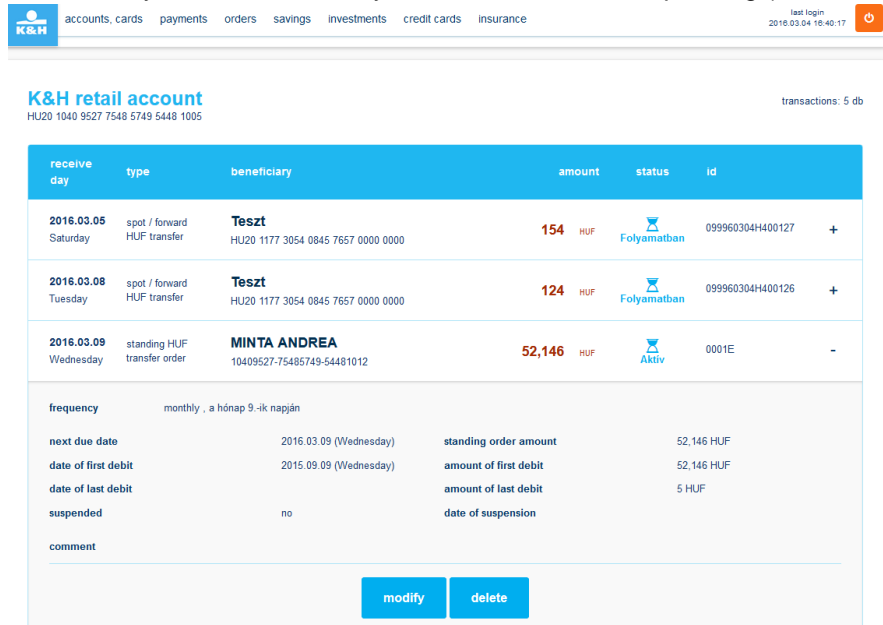
The above transactions have successfully been sent in and may now be viewed through the menu item "managing orders". For the details of the credit made to the beneficiary's account please consult the relevant Announcement currently in effect.

[print](#) [done](#)

- Click on a transaction to view its details in the dropdown box. Details vary by transaction type.
- Click on the „**print**” button to generate a certificate in .pdf format about the orders shown on the *Confirmation* screen.
- Click on the „**done**” button; if you have other transactions to be signed and you would like to sign them immediately, you will have an option to return to the *Orders to be signed* screen; otherwise you will be redirected to the start page.

10.3 Pending orders

This screen enables you to check, modify or delete the details of pending (value dated) orders.



K&H retail account HU20 1040 9527 7548 5749 5448 1005 transactions: 5 db

receive day	type	beneficiary	amount	status	id
2016.03.05 Saturday	spot / forward HUF transfer	Teszt HU20 1177 3054 0845 7657 0000 0000	154 HUF	Folyamatban	099960304H400127 +
2016.03.08 Tuesday	spot / forward HUF transfer	Teszt HU20 1177 3054 0845 7657 0000 0000	124 HUF	Folyamatban	099960304H400126 +
2016.03.09 Wednesday	standing HUF transfer order	MINTA ANDREA 10409527-75485749-54481012	52,146 HUF	Aktiv	0001E -

frequency	monthly , a hónap 9 -ik napján		
next due date	2016.03.09 (Wednesday)	standing order amount	52,146 HUF
date of first debit	2015.09.09 (Wednesday)	amount of first debit	52,146 HUF
date of last debit		amount of last debit	5 HUF
suspended	no	date of suspension	
comment			

- Click on a transaction to view its details in the dropdown box. Details vary by transaction type.
- Click on the *modify* button to go to the screen where you can modify the selected transaction.
- Click on the *delete* button to delete the selected transaction, which will immediately generate a deletion order to be signed.

10.5 Completed orders

This screen enables you to check your transactions completed in the last thirty days and to initiate new ones by using (cloning) their details.

huf napi bankolás
HU20 1040 9527 7548 5749 5448 1005

transactions: 2 items

receive day	type	beneficiary	amount	status
2016.03.04 <small>Friday</small>	new HUF transfer	tranzakció automatikus törlése teszt - ne töröld ki <small>HU20 1177 3054 0845 7657 0000 0000</small>	1,455 HUF	<div style="display: flex; align-items: center;"> <div style="color: green; font-size: 20px; margin-right: 5px;">✓</div> <div> <p>successfully processed signed: PROF. MINTA ANDREA 2016.03.04 16:01:54</p> <p>feedback: successful performance</p> <p>feedback codes: 0 0000</p> <p>id: 099960304H400125</p> </div> </div>

transaction details

comments: tranzakció törlés teszt az aláírandókból

copy transaction

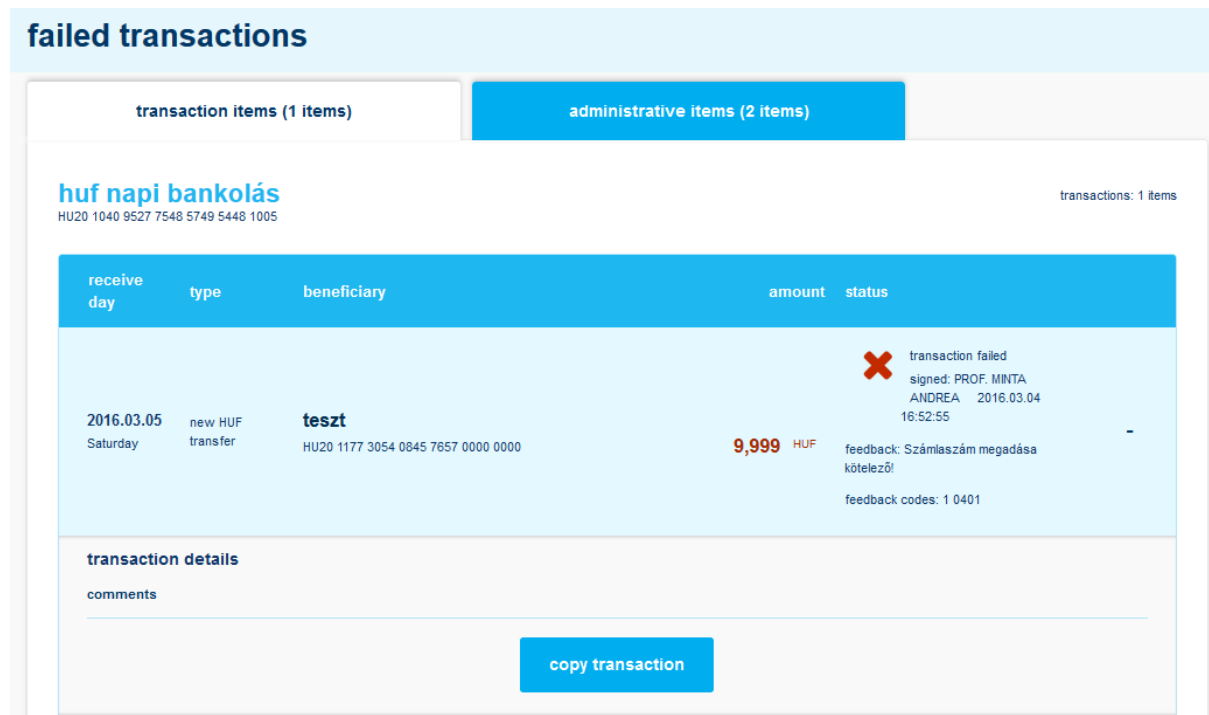
The completed orders shown on this screen are orders submitted via e-bank and completed. They include mobile phone top-ups but no other bank card transactions.

- The completed orders are shown by account number in the order set in *Settings / Account profile settings*, while administrative items are shown in reverse chronological order.
- Click on the “[transaction items](#)” or the “[administrative items](#)” tab to view financial transactions or administrative items. The selected category will appear in orange background and the inactive one in blue.
- Click on a transaction to view its details in the dropdown box where you can use the “[copy transaction](#)” button to initiate new transactions of the following types:
 - domestic HUF transfer
 - yellow postal cheque payment
 - international or domestic FX payment
 - mobile phone top-up
 - fix term deposit

Clicking on the quick function button directs you to the appropriate transaction screen where the system will copy the previous transaction. Check / modify the details, then create an order to be signed according to the general transaction rules. Cloned orders will be completed once they have been signed.

10.6 Failed transactions

This screen enables you to check your failed transactions in the last thirty days and to initiate new ones by using (cloning) and modifying their details. The list includes mobile phone top-ups but no other bank card transactions.




failed transactions

transaction items (1 items) | administrative items (2 items)

huf napi bankolás
 HU20 1040 9527 7548 5749 5448 1005

transactions: 1 items

receive day	type	beneficiary	amount	status
2016.03.05 Saturday	new HUF transfer	teszt HU20 1177 3054 0845 7657 0000 0000	9,999 HUF	 transaction failed signed: PROF. MINTA ANDREA 2016.03.04 16:52:55 feedback: Számlaszám megadása kötelező! feedback codes: 1 0401

transaction details

comments

[copy transaction](#)

- Failed transactions are grouped by account number and displayed in the priority order set in *Settings / Account profile settings*, while administrative items are shown in reverse chronological order.
- Click on the “[transaction items](#)” or the “[administrative items](#)” tab to view financial or administrative transactions. The selected category will appear in orange background and the inactive one in blue.
- Click on a transaction to view its details in the dropdown box where you can also access the [copy transaction](#)” button for the following order types:
 - domestic HUF transfer
 - yellow postal cheque payment
 - international or domestic FX payment
 - mobile phone top-up
 - fix term deposit
- Clicking on the quick function button directs you to the appropriate transaction screen where the system will copy the previous transaction. Check / modify the details, then create an order to be signed according to the general transaction rules. The copied order will be completed once it has been signed.

10.7 Direct debit orders

This screen enables you to view, modify or delete the details of your active direct debit orders.

direct debit orders

huf napi bankolás
HU20 1040 9527 7548 5749 5448 1005

total: 1 items
active: 0 items

status	provider	amount
	ALLIANZ HUNGÁRIA BIZTOSÍTÓ ZRT.	limit 25,000 HUF -
	consumer id MA3300033	

details of direct debit order




start of suspension	2015.10.28	end of suspension	2015.10.30
authorisation id	1846219	upper debit limit	25,000 HUF
service provider's name	ALLIANZ HUNGÁRIA BIZTOSÍTÓ ZRT.	consumer's name	PROF. MINTA ANDREA
service provider's id	A10337587	consumer's id	MA3300033
status of direct debit	live	consumer's address	1051 BP, VIGADÓ TÉR
date of recording	2015.10.02	request notification	no
valid from	2015.10.28		
valid until	until withdrawn		

modify, suspend

delete

- Direct debit orders are grouped and displayed on the screen by account in the order set and with the name specified in the *Settings / Account profile settings* menu item.
- Click on a transaction to view its details in the dropdown box. The following quick functions are available here:
 - Click on the “*modify, suspend*” button to modify the details of the transaction or suspend it. Suspension can commence on the first banking day following its submission and its start and end dates cannot be the same.
 - Click on the quick function screen to go to the *Direct debit orders* screen where, once you have modified the details of the order, you can create an order to be signed in accordance with the general transaction rules. The modification/suspension will become effective once the order has been signed.
 - Click on the “*delete*” button to delete the selected direct debit order; this creates an order to be signed in accordance with the general transaction rules. The direct debit authorisation will be cancelled once this order has been signed.

- Click on the „[delete](#)” button to prevent completion of the transaction to charge your account. This button is only displayed on your screen if there is an item to be charged under the direct debit authorisation. Clicking on the quick function button creates an order to be signed in accordance with the general transaction rules. The direct debit authorisation will be cancelled once this order has been signed.

Active direct debit orders are marked with  and cancelled ones with  in the list. The  symbol indicates that there is an item to be collected under the direct debit authorisation in question.

10.8 Regular orders

This screen enables you to view your active regular orders and to modify or delete them.

regular orders

huf napi bankolás
HU20 1040 9527 7548 5749 5448 1005 summary: 3 pcs

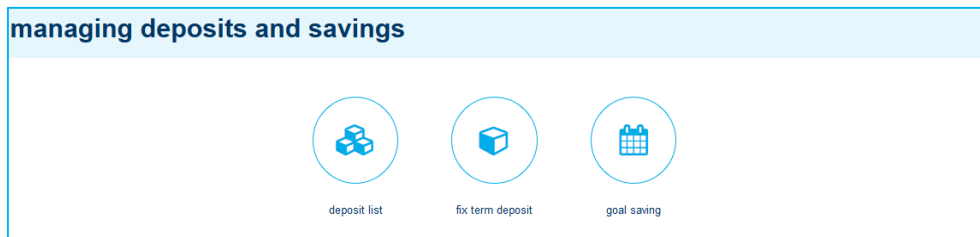
beneficiary	frequency	next amount debited
Budapesti Elektromos Művek Nyrt HU60 1070 0024 0405 5909 5230 0002	every February, May, August, November 01	15,888 HUF 2016.11.02
date of first debit	2016.11.02	amount of first debit 15,888 HUF
last due day	until revoked	amount of last debit 15,888 HUF
comment		

[modify](#) [delete](#)

- Click on a transaction to view its details in the dropdown box. Details vary by transaction type.
- Click on the [modify](#) button to go to the screen where you can modify the selected transaction.
- Click on the [delete](#) button to delete the selected transaction. Deleting the transaction immediately generates an order to be signed.

11 Manage deposits

The following functions can be accessed from the *Managing deposits* selection screen:



Click on the appropriate icon to go to the required menu item. Only the menu items you are authorised to use are displayed on your screen.

11.1 Deposit list

This screen lists deposits by account.

deposit list

K&H retail account
 HU83 1111 1111 2222 2222 3333 3333 1,000,000 HUF
total: 1 pcs

K&H forint lekötött betét 7.4 % 1,000,000 HUF
 roll-over deposit 30 days 2016.03.11 Friday



original deposit	2005.03.28 Monday
current deposit	2016.02.10 Wednesday
next rollover date	2016.03.11 Friday
reference number	A2841GX5FA23V
new deposit fix date	30 days
interest credited to	deposit

original term dep. amount	500,000 HUF
current term dep. amount	1,000,000 HUF
expected net interest	250 HUF
gross interest	20 HUF
interest tax 15%	20 HUF
health contribution 8%	20 HUF

Based on the provisions of Section 84/G. (5a) of Act CXVII of 1995 on Personal Income Tax (SZJA.) If deposit is placed before 1st of January 2016 and interest is paid after 1st of January 2016, then 16% interest tax is deducted from interest accumulated from deposit placing until 31st of December 2015, while 15% interest tax is deducted from interest accumulated from 1st of January 2016 until maturity.

next term deposit amount 1,000,250 HUF

[instant withdrawal](#) [finish on rollover](#) [modify](#)

- The  symbol represents revolving deposits. One-time term deposits are not marked.
- The  warning symbol is shown next to deposits expiring within five days. The details of such deposits include the warning message “[your deposit will expire in 5 days, select from our choice of attractive products](#)”
- Click on the „+” button to view the details of a term deposit.

K&H Bank Zrt.

1095 Budapest, Lechner Ödön fasor 9.

phone: (06 1) 328 9000

fax: (06 1) 328 9696

www.kh.hu • bank@kh.hu



- The following quick functions are available on this screen:
 - Click on the “*instant withdrawal*” button to withdraw the selected deposit immediately. Clicking on the button generates a transaction to be signed. The funds will be withdrawn once the transaction has been signed
 - Click on the “*finish on rollover*” button to not fix the selected term deposit again on its rollover date. Clicking on the button generates a transaction to be signed. The instruction will be final once the transaction has been signed
 - Click on the “*modify*” button to go to the *modify deposit* screen to modify the parameters of a term deposit

11.1.1 Modify deposits

This screen enables you to change the amount and term of a selected deposit.

Modifications always become effective on the rollover date of the deposit in question.

fix term deposit

which account would you like to use for fixing a term deposit?

K&H retail account | HU83 1111 1111 2222 2222 3333 3333 | 500,000 HUF

deposit details

start date of fixing	2016.03.05 Saturday
next rollover date	
interest rate	

what kind of deposit would you like to fix?

type * K&H extra betét

rollover * revolving term deposit

interest credited to * account

term deposit amount * HUF

tenor * 60 days

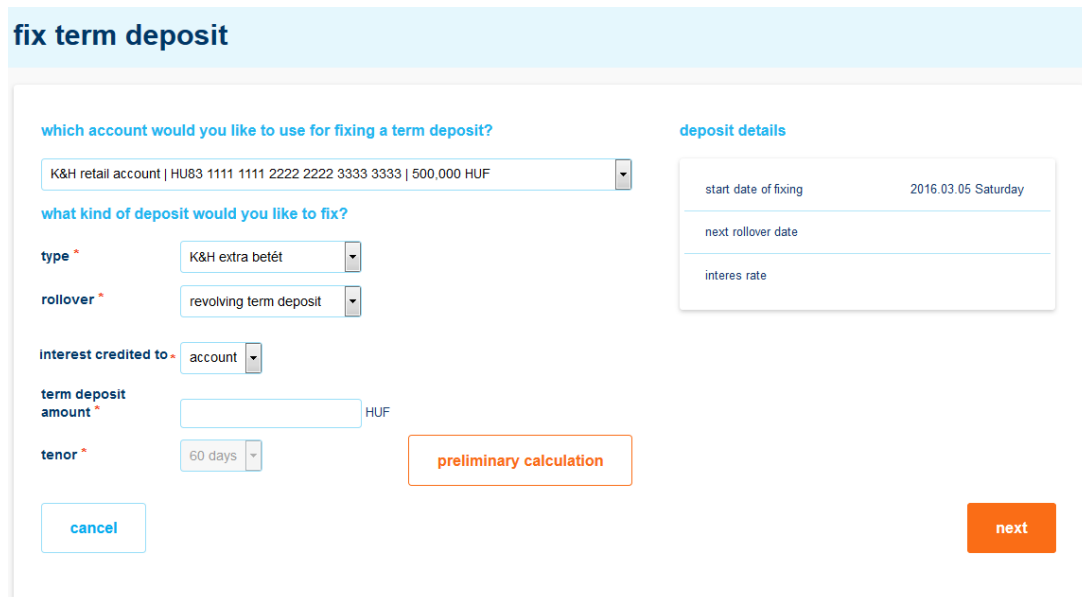
preliminary calculation

cancel next

- You can change the following parameters of a term deposit on this screen:
 - One-time deposits cannot be revolving.
 - You can change the duration and the amount of revolving term deposits and where their interest should be credited. Click on the finish on rollover function to stop further revolving in the case of revolving deposits.
 - Click on the „next” button at the bottom of the screen to save the modified transaction. For a saved transaction to be completed, it must be signed first.
 - Click on the „cancel” button to cancel the modifications.

11.2 Fix term deposits

This screen enables you to fix new term deposits.



The screenshot shows a web form titled "fix term deposit". It is divided into two main sections: "which account would you like to use for fixing a term deposit?" and "deposit details".

Account Selection: A dropdown menu is set to "K&H retail account | HU83 1111 1111 2222 2222 3333 3333 | 500,000 HUF".

Deposit Type: A dropdown menu is set to "K&H extra befét".

Rollover: A dropdown menu is set to "revolving term deposit".

Interest Credited To: A dropdown menu is set to "account".

Term Deposit Amount: An empty input field followed by "HUF".

Tenor: A dropdown menu is set to "60 days".

Deposit Details Panel: A table-like structure with the following content:

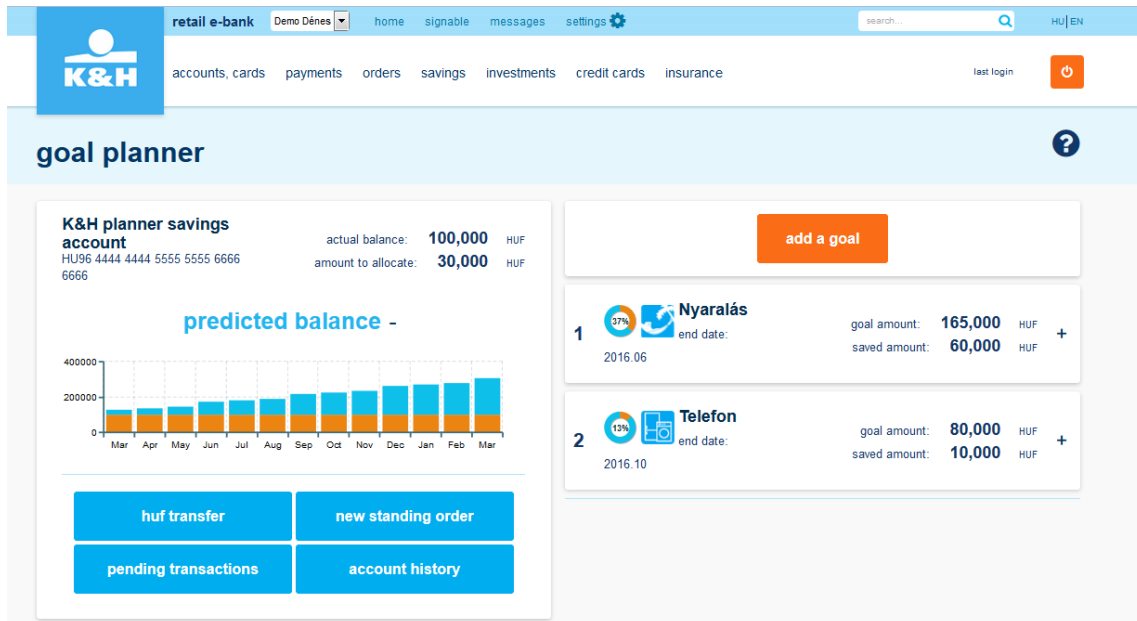
start date of fixing	2016.03.05 Saturday
next rollover date	
interest rate	

Buttons: "cancel" (blue), "preliminary calculation" (orange), and "next" (orange).

- Select the account you would like to use for fixing the term deposit from the dropdown list.
- Select the deposit type from the dropdown list and specify whether you would like the deposit to be one-off or revolving. Revolving deposits are automatically fixed at the end of the specified period for the same period.
- If you are fixing a revolving deposit, specify whether you would like the interest to be credited to the deposit or the account.
 - If the interest is credited to the deposit, it will be capitalised, i.e. at the end of the specified period the interest will be added to the original amount and this new higher amount will be fixed.
 - If the interest is credited to the account, only the original amount of the deposit will be fixed again.
- Enter the amount of the term deposit in the "term deposit amount" field, then click on the "preliminary calculation" button to view the estimated interest amount.
- Click on the „next” button at the bottom of the screen to save your term deposit order. For it to be completed it must be signed first.
- Click on the „cancel” button to cancel the transaction.

11.3 goal planner

The K&H Planner savings account makes it possible for regular savers to keep an eye on their savings and how they develop. **For every one of their future plans, K&H Planner savings account holders can create a separate savings objective**, identified by a unique name and icon, which enables them to monitor their progress with respect to each of their objectives.

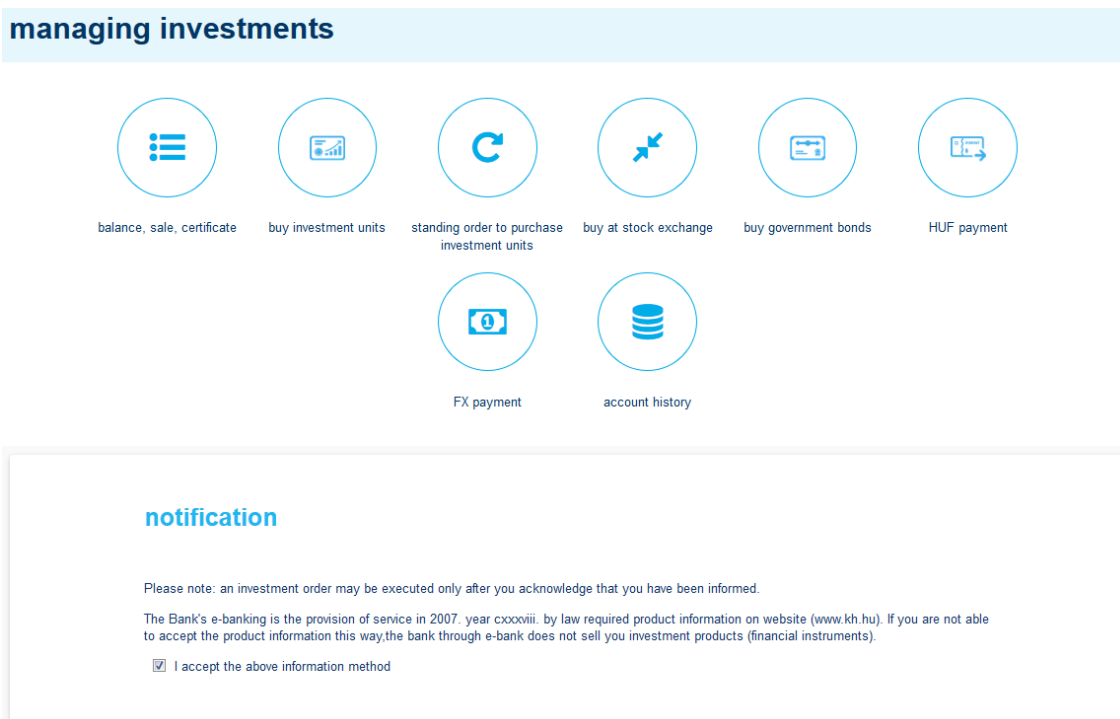


- As an account holder you will be able to create, modify and cancel savings objectives at any time and you can also modify the priority order of your objectives. This way you can have an up-to-date picture of your savings even in case a potential change in your situation should make you revise your objectives.
- When setting an objective for yourself, you need to supply the following
 1. How much money do you need to realise your objective?
 2. By when you want to realise your objective?
 3. Do you have an initial capital and if yes, how much is that?
- N.B. Setting a new objective for yourself will not create a new account: by doing so you will only be able to distribute the available balance among your various objectives.
- Supplied with the above details, the K&H Planner will calculate the amount of regular monthly deposit necessary for you to achieve your goals by the specified deadlines. When setting an objective for yourself it is a good idea to also make a standing transfer order for the required amount to make sure that the regular savings you need automatically appear in your account every month. After you have achieved an objective, or when adding further objectives, don't forget to modify the associated standing transfer order.
- You have nothing else to do – just make the necessary amount available in your account every month and the K&H Planner will automatically allocate it to your objectives.
- The K&H Planner is also aware that you may not always be able to save the planned amount, or you may simply forget to make the upcoming transfer, and therefore it has some good tips for you to keep you on track. If that happens to be the case it is a good idea to modify your monthly deposits according to the tips you have been given so that the required amount actually becomes available by the specified deadline.
- By default, your savings objectives will be displayed in a chronological order, and that will be treated as the priority order as well. If you want to change the priority order of your objectives, you can do so any time using the “drag-and-drop” method. Your objectives will be serviced (i.e. being allocated funds) according to the priority order that has been set, which is important in case the account balance should be less than what you would need to accomplish your objective(s).

12 Manage investments

The *Managing investments* selection screen is only accessible to you if you have a signed agreement for the provision of investment services in place. The following functions are available on the screen:

managing investments



The screenshot displays a grid of icons for managing investments. The icons are arranged in two rows. The first row contains six icons: a list icon, a document with a bar chart, a circular arrow, a stock exchange icon, a document with a bar chart, and a document with a bar chart. The second row contains two icons: a document with a bar chart and a document with a bar chart. Below each icon is a label: 'balance, sale, certificate', 'buy investment units', 'standing order to purchase investment units', 'buy at stock exchange', 'buy government bonds', 'HUF payment', 'FX payment', and 'account history'.

notification

Please note: an investment order may be executed only after you acknowledge that you have been informed.

The Bank's e-banking is the provision of service in 2007, year cxxxviii. by law required product information on website (www.kh.hu). If you are not able to accept the product information this way, the bank through e-bank does not sell you investment products (financial instruments).

I accept the above information method

Click on the appropriate icon to go to the required menu item. Only the menu items you are authorised to use are displayed on your screen.

12.1 Information on investments provided when purchasing securities

In order to be able to purchase securities (investment units, stock exchange securities and government bonds), you first have to accept that you will be provided information pertaining to these products via the e-bank by ticking the **I accept the above information method** checkbox on the *Managing investments* selection screen, otherwise the menu items required for such transactions will not be displayed.

Pursuant to the Investment Services Act, the sale of financial instruments and investment products is subject to the completion of a suitability test whose purpose is to assess a client's investment goals, their knowledge and experience of investments and their finances. The sale of certain (complex) products to retail clients is also subject to the completion of an appropriateness test, which only assesses a client's knowledge and experience of investment products.

Depending on your choice of product type you will be required to do either of the following when entering a buy order:

- sign a so-called MiFID disclaimer statement or
- complete a so-called MiFID appropriateness test.
-

MiFID disclaimer statements

The following screen will be displayed in the case of investments products whose sale is subject to signing a MiFID disclaimer statement:

Please be informed that the Bank will accept and execute orders in compliance with Section 45 (3) of Act CXXXVIII of 2007 (hereinafter: Bszt.), i.e. the Bank, when performing the transaction, will not assess the suitability of the financial instrument for achieving your investment objectives, nor your experience and knowledge of the nature and characteristics of the financial instrument and its associated risks, and will not take into consideration the result of any previously completed suitability and/or appropriateness tests; therefore, the consequences of those tests will not apply. The Bank may execute the transaction in this way because it complies with the relevant provision of the Bszt. referred to above, i.e.:

- it involves receiving, transmitting and executing orders,
- the transactions relate to shares listed on a regulated market or in an third country's equivalent exchange market, or to money market instruments, debt securities, bonds or other debt security (excluding those bonds or debt securities that contain derivatives), as well as UCITS and other non-complex financial instruments,
- the transaction will be performed at the client's request,
- the Bank has conflict of interest regulations (policy) in place that is compliant with Section 100 of the Bszt., and is available for review on the website and in the branches of the Bank.

accept

Buy orders for such investment products can only be submitted if you have signed the above disclaimer statement, which you can do by ticking the accept checkbox.

Completion of a MiFID appropriateness test

The following screen will be displayed in the case of investments products whose sale is subject to the acceptance of a MiFID appropriateness test:

Below is an example:

Pursuant to Article 45 (1)-(2) of Act CXXXVIII of 2007, the Bank must assess the product knowledge and experience of clients before accepting their orders so we request that you complete this appropriateness test. The test is only considered completed if all questions are answered so please ensure that you do so. If you refuse to complete the test, the Bank will not be able to determine whether the transaction/financial instrument is appropriate for you, thus this transaction can only be executed at your express request.

Appropriateness test

1. Are you familiar with the characteristics of the investment product you intend to purchase, including any financial risks involved?

a) Yes
 b) No

(You may find information about the characteristics of investment products and the risks involved at www.kh.hu.)

2. Do you believe you may suffer losses if you buy and afterwards you sell previously purchased government bond prior to their maturity?

a) Yes, because the price of government securities may change at any time, and at the time of sale the price may be lower than the price at which the securities had been purchased.
 a) Yes
 b) No, because the repayment of government securities is guaranteed by the state.

(You may find information about the financial risks involved in investment products at www.kh.hu.)

3. How many bond transactions (government bond, treasury bill) worth at least 100 000 HUF have you closed over the past 3 years?

a) I have never concluded such a transaction
 b) 1 or 2 transactions
 c) More than 2 transactions

4. Are you in possession of any unique investment knowledge resulting from your qualifications or job?

Do you have a degree of higher education in finance or economics, or at least 1 year's experience in a finance or economics position which has allowed you to obtain specialist investment knowledge or experience?

a) Yes
 b) No

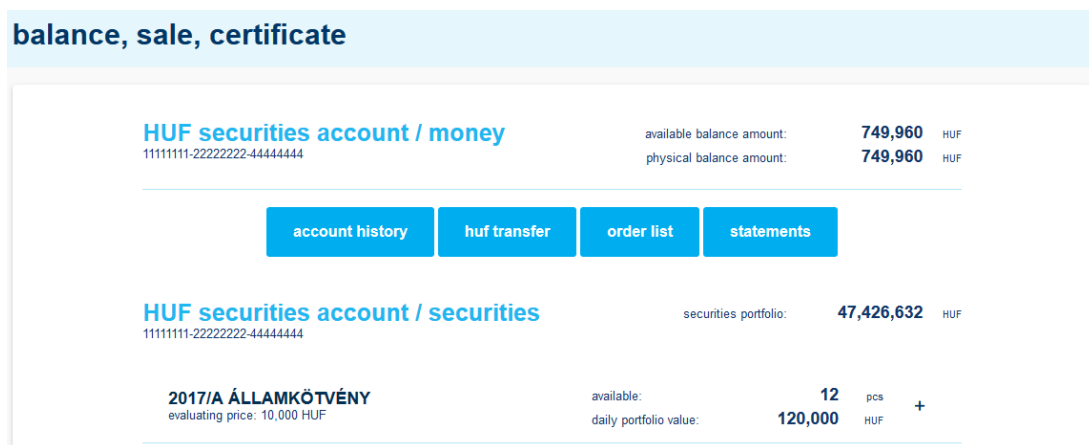
- Select the correct answers, then click on the „done” button to have your questionnaire evaluated. A popup message will inform you whether K&H Bank recommends the proposed transaction for you in light of your answer. If not, please reconsider your intention.
- Click on the „I will not complete the test” button if you do not wish to complete the test.

12.2 Request investment services

You can only request investment services if you have a securities account at K&H. Click on *Investments* to go to the application form. Investment services must be requested for all your accounts, i.e. any accounts you may open subsequently will appear in e-bank.

12.3 Balances, sales, certificates

This screen offers an overview of the funds and securities available on your securities accounts with K&H Bank.



The screenshot displays a user interface for managing securities accounts. At the top, a light blue header reads "balance, sale, certificate". Below this, there are two main sections. The first section is titled "HUF securities account / money" and shows an available balance amount of 749,960 HUF and a physical balance amount of 749,960 HUF. Below this section are four blue buttons: "account history", "huf transfer", "order list", and "statements". The second section is titled "HUF securities account / securities" and shows a securities portfolio value of 47,426,632 HUF. Below this, there is a specific security entry for "2017/A ÁLLAMKÖTVÉNY" with an evaluating price of 10,000 HUF. It shows 12 pcs available and a daily portfolio value of 120,000 HUF.

- Your securities accounts and the securities held on them are listed one by one, in blocks. The available balance amount and the daily portfolio value of each securities account are listed on separate lines. The accounts are displayed on the screen in the order set and with the name specified in the *Settings / Account profile settings* menu item.
- This is followed by an itemised list of the various securities held on the account in question.
- Click on the „+” button next to a securities account to access the following functions:
 - Click on the button of the **account history** button to go to the *Account history* menu item where you can view the history of the investment account in question
 - Click on the button of the **statements** button to go to the *Account statements, notifications* screen where you can view the account statements of the selected securities account
 - Click on the button of the **order list** button to go to the *Pending orders* screen where you can view the pending orders on your securities accounts.

- Click on the „+” button next to a securities account to view the details of all securities held on the account in question in the dropdown window.

2017/A ÁLLAMKÖTVÉNY		evaluating price: 10,000 HUF		available:	12	pcs	-
				daily portfolio value:	120,000	HUF	
physical balance amount	12 pcs			available	12 pcs		
evaluating price	10,000 HUF	nominal value	10,000 HUF	total nominal value	120,000 HUF		
buy date	purchased inventory (qty)	buy rate (HUF)	buy stock amount (HUF)	current stock amount (HUF)			
2008.06.06	12	10,081.66	120,979.92	120,000			
summary	12		120,979.92	120,000			

delivery certificates
order list

- The following functions are also available in the dropdown window:
 - Click on the button of the **sell** button to go to the *Sell investment notes / stock exchange securities / government bonds* screen to sell the selected securities.
 - Click on the button of the **switch** button to go to the *Switch investment units* screen where you can replace the selected investment unit with another investment unit traded by K&H. This quick function icon is only available for investment units.
 - Click on the button of the **delivery** button function to go to the *Account statements, notifications* screen where you can view the delivery certificates of the selected securities account.
 - Click on the button of the **order list** button to go to the *Pending orders* screen where you can view the orders pending on your securities accounts

○

12.3.1 Switch investment units

This screen enables you to submit orders for replacing the investment units on your securities accounts with other investment units traded by K&H Bank.

switch investment units

from which account would you like to switch the investment units?

HUF securities account | 11111111-22222222-44444444 | 749,960 HUF

which investment units would you like to replace?

K&H TŐKEVÉDETT FORINT PÉNZPIACI BEFEKTETÉSI JEGY

available inventory 1,242,826 pcs daily rate 2.5 HUF
current value of inventory 2,425,504 HUF replaced volume HUF

replace all

which investment units would you like to switch to?

daily rate

! Please note that the procedure of pre-calculation has changed. If the applicable legislation regarding the transaction initiated stipulates that a health care contribution shall be deducted and paid, the amount in the precalculation posted on the „interest tax to be deducted” line already includes the amount of the 6% health care contribution. The net amount reported in the precalculation is the amount reduced by the calculated interest tax, the 6% health care contribution, and the fees to be charged.

! you can view the recent changes in the yields of K&H investment funds if you visit www.khalapok.hu.

The process follows the general rules of transaction management described in the chapter discussing the *Payment launch* selection screen.

- Select the securities account on which the investment units you are proposing to replace are held in the first section. The dropdown list only shows the securities accounts on which investment units are kept.
- Select the investment units you are proposing to replace from the dropdown list in the left column of the second section. If you would like to replace all the investment units, tick the [replace all](#) checkbox; otherwise specify the amount to be replaced.

Select from the dropdown list in the right column of the second section the investment units with which you are proposing to replace the investment units selected in the left column. The number of investment units will be calculated automatically from the amount to be replaced.

- Click on the “[preliminary calculation](#)” button to view the details of the proposed switch; the preliminary calculation is based on the prices applicable at the time of your enquiry. You can also read the MiFID disclaimer statement [here](#).

For the order to be saved you must accept the disclaimer statement by ticking the checkbox next to

accept

preliminary calculation for switch

K&H TŐKEVÉDETT FORINT PÉNZPIACI BEFEKTETÉSI JEGY	
number of items to replace	pcs
daily rate	2.5 HUF
the current value of a sale	253 HUF
savings tax to deduct	0 HUF
fee to be deducted	250 HUF
net value	3 HUF
accounting date	2012.08.24

The system displays when and how many of the selected investment units you bought and at what price in the preliminary calculation table.

Specify in the *Number of items for sale* column how many units you would like to switch. The system selects the units you bought first (according to the FIFO method) but you can override this.

Change the quantities as required and click on the “preliminary calculation” button to run the preliminary calculation again.

Please bear in mind that your choice will have an effect on the price gain / loss resulting from the transaction!

- Click on the „next” button at the bottom of the screen to save the order; you can then enter additional orders. For the saved transfer order to be completed, it must be signed first.
- Click on the „cancel” button to cancel the transaction.

12.3.2 Sell investment units

This screen enables you to submit an order to the Bank to sell investment units kept on your securities accounts. The process follows the general rules of transaction management described in the chapter discussing the *Payment launch* selection screen.

sell investment notes

Specify the account from which would you like to sell investment notes.

HUF securities account | 11111111-22222222-44444444 | 749,960 HUF

What kind of investment notes would you like to sell?

K&H TŐKEVÉDETT FORINT PÉNZPIACI BEFEKTETÉSI JEGY

daily exchange rate:	1.484 HUF	Rendelkezésre álló készlet:	1,242,826 pcs
sale amount	<input type="text"/> HUF	Készlet aktuális értéke:	2,425,504 HUF

sell all

advance payment:

[preliminary calculation](#)

[cancel](#)

Please note that the procedure of pre-calculation has changed. If the applicable legislation regarding the transaction initiated stipulates that a health care contribution shall be deducted and paid, the amount in the precalculation posted on the „interest tax to be deducted” line already includes the amount of the 6% health care contribution. The net amount reported in the precalculation is the amount reduced by the calculated interest tax, the 6% health care contribution, and the fees to be charged.

When advance payment is requested, the fee to be charged will be calculated based on the announcement relating to the effective investment services and securities transactions.

you can view the recent changes in the yields of K&H investment funds if you visit www.khalapok.hu.

- Select the securities account on which the investment units you are proposing to sell are held in the first section. The dropdown list only shows the securities accounts on which saleable investment units are kept.
- Select from the dropdown list in the second section the type of the investment units you are proposing to sell. If you would like to sell all the investment units of this type, tick the [replace all](#) checkbox; otherwise specify the sale amount.
- Click on the “[preliminary calculation](#)” button to view the details of your sale order; the preliminary calculation is based on the prices applicable at the time of your enquiry.

preliminary calculation of sale

K&H TŐKEVÉDETT FORINT PÉNZPIACI BEFEKTETÉSI JEGY	
number of items	124545 pos
daily exchange rate	2.5 HUF
current value of sale	153 HUF
deductible interest tax:	0 HUF
fee to be deducted	150 HUF
net amount	3 HUF
accounting date:	2012.08.24

date of purchase	inventory purchased	buy rate	purchase value of inventory	current inventory value	number of items for sale	
2012.02.10	328.532	2.480003	816.403.01	487.541.49	<input type="text" value="124545"/> pos	
2012.02.20	30.521	2.48875	75.959.14	45.293.16	<input type="text" value="0"/> pos	
2012.04.19	418.836	2.512386	1.054.777.49	623.036.62	<input type="text" value="0"/> pos	
2012.05.17	251.314	2.523553	634.199.17	372.849.90	<input type="text" value="0"/> pos	
2012.08.21	35.146	2.529109	88.747.45	52.196.66	<input type="text" value="0"/> pos	
2012.08.26	18.042	2.539515	45.817.93	26.774.33	<input type="text" value="0"/> pos	
2012.08.16	673	1.454	988.73	993.73	<input type="text" value="0"/> pos	
2012.08.21	3	1.454	4.45	4.45	<input type="text" value="0"/> pos	
2012.08.22	444	2.5	1.110	655.9	<input type="text" value="0"/> pos	
					to be specified:	0 pos
					total:	124545 pos

cancel next

Please note that the procedure of pre-calculation has changed. If the applicable legislation regarding the transaction initiated stipulates that a health care contribution shall be deducted and paid, the amount in the pre-calculation posted on the „interest tax to be deducted“ line already includes the amount of the 5% health care contribution. The net amount reported in the pre-calculation is the amount reduced by the calculated interest tax, the 6% health care contribution, and the fees to be charged.

Vitlen advance payment is requested, the fee to be charged will be calculated based on the announcement relating to the effective investment services and securities transactions.

A K&H befektetési alapok hozamának alakulásait az elmúlt időszakraban megtekintheti a www.khaspok.hu honlapon.

The system displays under the preliminary calculation table when and how many of the selected investment units you bought and at what price

Specify in the *Number of items for sale* column how many units you would like to sell. The system selects the units you bought first (according to the FIFO method) but you can override this.

Change the quantities as required and click on the “preliminary calculation” button to run the preliminary calculation again.

Please bear in mind that your choice will have an effect on the price gain / loss resulting from the transaction!

- Click on the „next” button at the bottom of the screen to save the order; you can then enter additional orders. For the saved transfer order to be completed, it must be signed first.
- Click on the „cancel” button to cancel the transaction.

12.3.3 Sell securities on the stock exchange

This screen enables you to give the Bank orders to sell securities kept on your securities accounts on the stock exchange. The process follows the general rules of transaction management described in the chapter discussing the *Payment launch* selection screen.

sell investment notes

Specify the account from which would you like to sell investment notes.

HUF securities account | 11111111-22222222-44444444 | 749,960 HUF

What kind of investment notes would you like to sell?

K&H TŐKEVÉDETT FORINT PÉNZPIACI BEFEKTETÉSI JEGY

daily exchange rate:	1.484 HUF	Rendelkezésre álló készlet:	1,242,826 pcs
sale amount:	<input type="text"/> HUF	Készlet aktuális értéke:	2,425,504 HUF

sell all

advance payment:

preliminary calculation

! Please note that the procedure of pre-calculation has changed. If the applicable legislation regarding the transaction initiated stipulates that a health care contribution shall be deducted and paid, the amount in the precalculation posted on the „interest tax to be deducted” line already includes the amount of the 6% health care contribution. The net amount reported in the precalculation is the amount reduced by the calculated interest tax, the 6% health care contribution, and the fees to be charged.

! When advance payment is requested, the fee to be charged will be calculated based on the announcement relating to the effective investment services and securities transactions.

! you can view the recent changes in the yields of K&H investment funds if you visit www.khalapok.hu.

- Select the securities account on which the securities you are proposing to sell on the stock exchange are held in the first section. The dropdown list only shows the securities accounts on which saleable securities are kept.
- Select from the dropdown list in the second section the type of securities you are proposing to sell on the stock exchange, then specify how many and at what minimal (limit) price. If you would like to sell all the securities of this type, tick the **sell all** checkbox.
- Click on the “**preliminary calculation**” button to view the details of your sale order; the preliminary calculation is based on the prices applicable at the time of your enquiry.

preliminary calculation of sale

K&H TŐKEVÉDETT FORINT PÉNZPIACI BEFEKTETÉSI JEGY	
number of items	124545 pos
daily exchange rate	2.5 HUF
current value of sale	153 HUF
deductible interest tax:	0 HUF
fee to be deducted	150 HUF
net amount	3 HUF
accounting date:	2012.08.24

date of purchase	inventory purchased	buy rate	purchase value of inventory	current inventory value	number of items for sale	
2012.02.10	328.532	2.485003	816.402.01	487.541.49	124545 pos	
2012.02.20	20.521	2.48875	75.959.14	45.293.16	0 pos	
2012.04.19	419.836	2.512396	1.054.777.49	623.036.62	0 pos	
2012.05.17	251.314	2.523533	634.199.17	372.949.99	0 pos	
2012.05.21	26.148	2.529109	66.747.48	52.156.66	0 pos	
2012.05.26	18.042	2.539615	45.817.93	26.774.33	0 pos	
2012.06.16	673	1.434	968.73	968.73	0 pos	
2012.08.21	3	1.434	4.45	4.45	0 pos	
2012.08.22	444	2.5	1.110	655.9	0 pos	
					to be specified:	0 pos
					total:	124545 pos

cancel next

Please note that the procedure of pre-calculation has changed. If the applicable legislation regarding the transaction initiated stipulates that a health care contribution shall be deducted and paid, the amount in the precalculation posted on the „interest tax to be deducted“ line already includes the amount of the 6% health care contribution. The net amount reported in the precalculation is the amount reduced by the calculated interest tax, the 6% health care contribution, and the fees to be charged.

When advance payment is requested, the fee to be charged will be calculated based on the announcement relating to the effective investment services and securities transactions.

K&H befektetési alapok hozamának alakulását az elmúlt időszakban megtekintheti a www.khalapok.hu honlapon.

The system displays under the preliminary calculation table when and how many of the selected stock exchange securities you bought and at what price.

Specify in the *Number of items for sale* column how many stock exchange securities you would like to sell. The system selects the units you bought first (according to the FIFO method) but you can override this.

Change the quantities as required and click on the “preliminary calculation” button to run the preliminary calculation again.

Please bear in mind that your choice will have an effect on the price gain / loss resulting from the transaction!

- Click on the „next” button at the bottom of the screen to save the order; you can then enter additional orders. For the saved transfer order to be completed, it must be signed first.
- Click on the „cancel” button to cancel the transaction.

12.3.4 Sell government bonds

This screen enables you to give the Bank orders to sell government bonds kept on your securities accounts.

The process follows the general rules of transaction management described in the chapter discussing the *Payment launch* selection screen.

- Select the securities account on which the government bonds you are proposing to sell are held in the first section. The dropdown list only shows the securities accounts on which saleable investment units are kept.

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- Select from the dropdown list in the second section the type of government bonds you are proposing to sell. If you would like to sell all the government bonds of this type, tick the **sell all** checkbox; otherwise specify how many you would like to sell.
- Click on the “**preliminary calculation**” button to view the details of the proposed sale; the preliminary calculation is based on the prices applicable at the time of your enquiry. You can also read the MiFID disclaimer statement [here](#).

For the order to be saved you must accept the disclaimer statement by ticking the checkbox next to **accept** .

- Click on the „**next**” button at the bottom of the screen to save the order; you can then enter additional orders. For the saved transfer order to be completed, it must be signed first.
- Click on the „**cancel**” button to cancel the transaction.

12.3.5 Order list

Click on the *Order list* button to go to the *Pending orders* screen where you can view pending orders given for your securities accounts.

12.4 Buy investment units

This screen enables you to buy investment units traded by K&H Bank. The process follows the general rules of transaction management described in the chapter discussing the *Payment launch* selection screen.

buy investment units

from which account would you like to buy investment units?


please choose an account...


what kind of investment units would you like to buy?

please choose an investment unit...

last known exchange rate

buy amount

 you can view the recent changes in the yields of K&H investment funds if you visit www.khalapok.hu.

 Please read the Prospectus, the Management Regulation and the Key Information Documents at www.khalapok.hu prior to purchasing investment notes.

- Select from the dropdown list in the first section the securities account to be debited with the transaction.
- Select from the dropdown list in the second section the investment unit you would like to buy and the buy amount. Only investment units that can be charged to the selected securities accounts are displayed in the list.
- Click on the “preliminary calculation” button to view the details of the proposed transaction; the preliminary calculation is based on the prices applicable at the time of your enquiry. You can also read the MiFID disclaimer statement here.

For the order to be saved you must accept the disclaimer statement by ticking the checkbox next to

accept

buy investment units

from which account would you like to buy investment units?

EUR securities account | 11111111-22222222-77777777 | 0 EUR

what kind of investment units would you like to buy?

K&H EURÓ NEMZETKÖZI VEGYES ALAP BEFEKTETÉSI JEGY

last known exchange rate 1.062377 EUR

buy amount EUR

preliminary calculation

purchase precalculation

K&H EURÓ NEMZETKÖZI VEGYES ALAP BEFEKTETÉSI JEGY	
number of items	10 pcs
last known price	9,970 EUR
amount	99,700 EUR
fee to deduct	0 EUR
net amount	99,700 EUR
accounting date	2012.06.15

Please be informed that the Bank will accept and execute orders in compliance with Section 45 (3) of Act CXXXVIII of 2007 (hereinafter: Bszt.), i.e. the Bank, when performing the transaction, will not assess the suitability of the financial instrument for achieving your investment objectives, nor your experience and knowledge of the nature and characteristics of the financial instrument and its associated risks, and will not take into consideration the result of any previously completed suitability and/or appropriateness tests; therefore, the consequences of those tests will not apply. The Bank may execute the transaction in this way because it complies with the relevant provision of the Bszt. referred to above, i.e.:

- it involves receiving, transmitting and executing orders,
- the transactions relate to shares listed on a regulated market or in an third country's equivalent exchange market, or to money market instruments, debt securities, bonds or other debt security (excluding those bonds or debt securities that contain derivatives), as well as UCITS and other non-complex financial instruments,
- the transaction will be performed at the client's request,
- the Bank has conflict of interest regulations (policy) in place that is compliant with Section 100 of the Bszt., and is available for review on the website and in the branches of the Bank.

accept

⚠ you can view the recent changes in the yields of K&H investment funds if you visit www.khalapok.hu.

⚠ Please read the Prospectus, the Management Regulation and the Key Information Documents at www.khalapok.hu prior to purchasing investment notes.

cancel
next

- Click on the „next” button at the bottom of the screen to save the order; you can then enter additional orders. For the saved transfer order to be completed, it must be signed first.
- Click on the „cancel” button to cancel the transaction.


12.5 Standing order to purchase investment units

This screen enables you to give a standing order for purchasing investment units traded by K&H Bank. The process follows the general rules of transaction management described in the chapter discussing the *Payment launch* selection screen.

standing order to purchase investment units

from which account would you like to buy investment units ?	regularity settings
<input type="text" value="please choose an account..."/>	frequency <input type="text"/>
what kind of investment units would you like to buy?	start date <input type="text"/>
<input type="text" value="please choose an investment unit..."/>	end date <input type="text"/>
purchase amount <input type="text"/>	...

 you can view the recent changes in the yields of K&H investment funds if you visit www.khalapok.hu.

 Please read the Prospectus, the Management Regulation and the Key Information Documents at www.khalapok.hu prior to purchasing investment notes.

- Select from the dropdown list in the first section the securities account to be debited with the transaction.
- Select from the dropdown list in the second section the investment unit you would like to buy and the buy amount. Only securities that can be charged to the selected securities accounts are displayed in the list.
 - Select the investment fund in question from the dropdown list.
 - Specify the purchase amount.
 - Specify the frequency at which the order is to be completed from the dropdown list. The days of the week on which the order will be subsequently completed are displayed in a separate field.
 - Specify the start date and the end date of the order. Click on the „calendar” icon to use the calendar function. If you specify the date on which the last purchase is to be made, this date will also be the end date of the standing order.
- Below is the so-called MiFID disclaimer statement. For the order to be saved you must accept the disclaimer statement by ticking the checkbox next to [accept](#) .

standing order to purchase investment units

from which account would you like to buy investment units ?

HUF securities account | 11111111-22222222-44444444 | 749,960 HUF

what kind of investment units would you like to buy?

K&H AMERIKA NEMZETKÖZI RÉSZVÉNY BEFEKTETÉSI JEGY

purchase amount 2 323 HUF

regularity settings

frequency quarterly

start date 3/7/16

end date 3/7/20

2016.03.07 (Monday), 2016.06.07 (Tuesday), 2016.09.07 (Wednesday), 2016.12.07 (Wednesday) ...

Please be informed that the Bank will accept and execute orders in compliance with Section 45 (3) of Act CXXXVIII of 2007 (hereinafter: Bszt.), i.e. the Bank, when performing the transaction, will not assess the suitability of the financial instrument for achieving your investment objectives, nor your experience and knowledge of the nature and characteristics of the financial instrument and its associated risks, and will not take into consideration the result of any previously completed suitability and/or appropriateness tests; therefore, the consequences of those tests will not apply. The Bank may execute the transaction in this way because it complies with the relevant provision of the Bszt. referred to above, i.e.:

- It involves receiving, transmitting and executing orders.
- the transactions relate to shares listed on a regulated market or in a third country's equivalent exchange market, or to money market instruments, debt securities, bonds or other debt security (excluding those bonds or debt securities that contain derivatives), as well as UCITS and other non-complex financial instruments.
- the transaction will be performed at the client's request.
- the Bank has conflict of interest regulations (policy) in place that is compliant with Section 100 of the Bszt., and is available for review on the website and in the branches of the Bank.

accept

⚠ you can view the recent changes in the yields of K&H investment funds if you visit www.khalapok.hu.

⚠ Please read the Prospectus, the Management Regulation and the Key Information Documents at www.khalapok.hu prior to purchasing investment notes.

[cancel](#) [next](#)

- Click on the „next” button at the bottom of the screen to save the order. For the saved transfer order to be completed, it must be signed first.
- Click on the „cancel” button to cancel the transaction.

12.6 Buy at stock exchange

This screen enables you to buy stock exchange securities. The process follows the general rules of transaction management described in the chapter discussing the *Payment launch* selection screen.

buy at stock exchange

from which account would you like to buy securities?


please choose an account...

what kind of stock exchange securities would you like to buy?


please choose a stock exchange security...

number of items pcs price type

limit price last closing price

validity of the order  tick

preliminary calculation

 You can submit orders on a continuous basis. Orders remain valid for 360 days and will automatically expire if they are not executed within that period.

cancel

- Select from the dropdown list in the first section the securities account to be debited with the transaction.
- Select from the dropdown list in the second section the listed security you would like to buy, the number you would like to buy and the maximum (limit price). Only securities that can be charged to the selected securities accounts are displayed in the list.
- Click on the „preliminary calculation” button to view the details of the proposed transaction; the preliminary calculation is based on the prices applicable at the time of your enquiry. You can also read the MiFID disclaimer statement [here](#).


preliminary calculation for purchase

AXA SA ORD RÉSZVÉNY	
number of items	10 pcs
limit price	2,323,242 HUF
amount	99,700 HUF
fee to be deducted	0 HUF
submitable coverage	99,700 HUF

Please be informed that the Bank will accept and execute orders in compliance with Section 45 (3) of Act CXXXVIII of 2007 (hereinafter: Bszt.), i.e. the Bank, when performing the transaction, will not assess the suitability of the financial instrument for achieving your investment objectives, nor your experience and knowledge of the nature and characteristics of the financial instrument and its associated risks, and will not take into consideration the result of any previously completed suitability and/or appropriateness tests; therefore, the consequences of those tests will not apply. The Bank may execute the transaction in this way because it complies with the relevant provision of the Bszt. referred to above, i.e.:

- it involves receiving, transmitting and executing orders,
- the transactions relate to shares listed on a regulated market or in an third country's equivalent exchange market, or to money market instruments, debt securities, bonds or other debt security (excluding those bonds or debt securities that contain derivatives), as well as UCITS and other non-complex financial instruments,
- the transaction will be performed at the client's request,
- the Bank has conflict of interest regulations (policy) in place that is compliant with Section 100 of the Bszt., and is available for review on the website and in the branches of the Bank.

accept

 You can submit orders on a continuous basis. Orders remain valid for 360 days and will automatically expire if they are not executed within that period.

For the order to be saved you must accept the disclaimer statement by ticking the checkbox next to accept .

- Click on the „next” button at the bottom of the screen to save the order; you can then enter additional orders. For the saved transfer order to be completed, it must be signed first.
- Click on the „cancel” button to cancel the transaction.

12.7 Buy government bonds

This screen enables you to buy government bonds traded by K&H Bank. The process follows the general rules of transaction management described in the chapter discussing the *Payment launch* selection screen.

buy at stock exchange

from which account would you like to buy securities?


please choose an account...


what kind of stock exchange securities would you like to buy?

please choose a stock exchange security...

number of items pcs price type

limit price last closing price

validity of the order  tick

 You can submit orders on a continuous basis. Orders remain valid for 360 days and will automatically expire if they are not executed within that period.

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- Select from the dropdown list in the first section the securities account to be debited with the transaction.
- Select from the dropdown list in the second section the type and number of government bonds you would like to buy. Only government bonds that can be charged to the selected securities accounts are displayed in the list.
- Click on the „**preliminary calculation**” button to view the details of the proposed transaction; the preliminary calculation is based on the prices applicable at the time of your enquiry.

preliminary calculation for purchase

ARCELOMITTAL ORD RÉSZVÉNY	
number of items	10 pcs
limit price	323,231 HUF
amount	99,700 HUF
fee to be deducted	0 HUF
submittable coverage	99,700 HUF

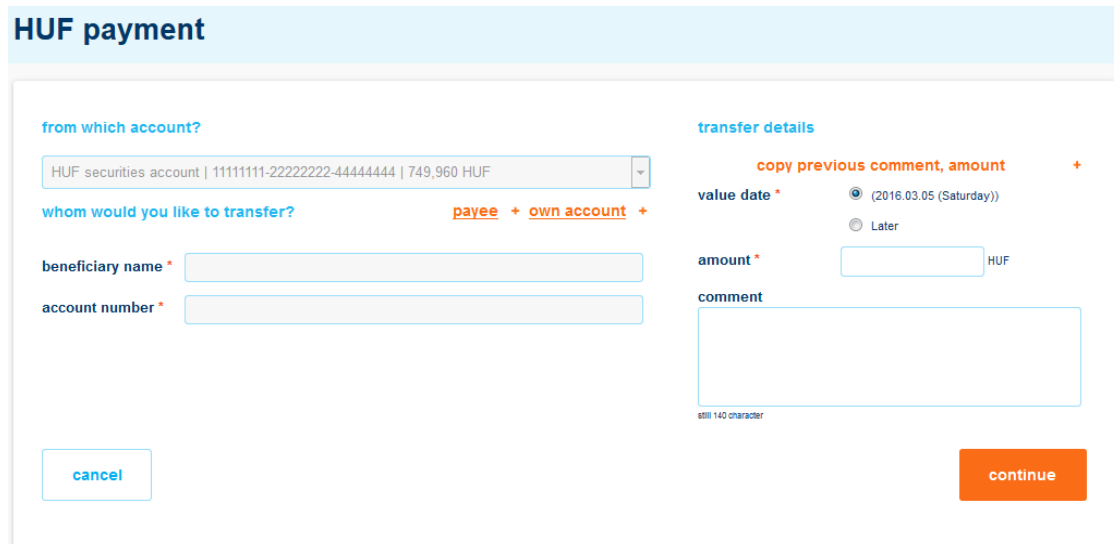
- If you have not completed a MiFID appropriateness test yet, you can do so in the next section. Your order can only be saved if you have completed or refused to complete the MiFID test.

Click on the “**again**” button to go to the screen where you can complete the MiFID questionnaire for the product in question.

- Click on the „**next**” button at the bottom of the screen to save the order; you can then enter additional orders. For the saved transfer order to be completed, it must be signed first.
- Click on the “**cancel**” button to cancel the transaction.

12.8 HUF payment

This screen enables you to initiate HUF payments between your own accounts or to third-party accounts from your investment account.



The screenshot shows the 'HUF payment' form. It is divided into two main sections: 'from which account?' and 'transfer details'.
In the 'from which account?' section, there is a dropdown menu showing 'HUF securities account | 11111111-22222222-44444444 | 749,960 HUF'. Below it, there are two buttons: 'payee' and 'own account', both with plus signs. There are also input fields for 'beneficiary name' and 'account number'.
In the 'transfer details' section, there is a 'copy previous comment, amount' button with a plus sign. Below it, there are radio buttons for 'value date', with '(2016.03.05 (Saturday))' selected and 'Later' as an option. There is an 'amount' input field with 'HUF' next to it, and a 'comment' text area with a 'still 140 character' warning. At the bottom, there are 'cancel' and 'continue' buttons.

Warning

HUF payments from your investment account can only be made subject to the following conditions:

- The beneficiary of the payment must be an investment partner registered among your payees that has an account at K&H Bank or another financial institution.
 - The account to be debited and the account to be credited must be in the same currency, i.e. the order can only be completed if it does not require conversion.
- Select from the dropdown list in the first section the investment account to be debited.
 - Specify in the second section the details of the beneficiary.
 - Click on the „payee” button to select a payee already registered in the system. Only payees with a HUF account will be displayed in the dropdown list. The details of the selected payee will be automatically displayed by the system.
 - Click on the „own account” button to select a HUF account of your own from the dropdown list. The details of the selected account will be automatically displayed by the system.
 - Specify the payment details in the third section:
 - If you would like to copy a previous transaction to the payee in question, click on the „copy previous comment, amount” button to view your earlier transactions. The system will automatically copy the details of the selected transaction into the current order.
 - The payment can be made immediately or on a later value date. In the latter case specify the value date in the later field or click on the „calendar” icon to select it from the popup calendar.
 - Click on the „next” button at the bottom of the screen to save the order; you can then enter additional orders. For the saved transfer order to be completed, it must be signed first.
 - Click on the „cancel” button to cancel the transaction.

12.9 FX payment

This screen enables you to initiate FX payments from your investment account that involve no conversion between your own accounts or to third-party accounts.

FX payment

from which account?

EUR securities account | 11111111-22222222-77777777 | 0 EUR

beneficiary payee + own account +

beneficiary name *

account number *

transfer details

copy previous comment, amount +

value date * (2016.03.05 (Saturday))
 Later

amount * EUR

comment

still 140 character

Warning

FX payments from your investment accounts can only be made subject to the following conditions:

- The beneficiary of the payment must be an investment partner registered among your payees that has an FX account at K&H Bank (FX payments to FX accounts kept with other banks cannot be made via e-bank).
 - The account to be debited and the account to be credited must be in the same currency, i.e. the order can only be completed if it does not require conversion.
- Select from the dropdown list in the first section the FX investment account to be debited.
 - Specify in the second section the details of the beneficiary.
 - Click on the **“payee”** button to select a payee already registered in the system. Only payees with an FX account kept in the same currency as the FX account to be debited will be displayed in the dropdown list. The details of the selected account will be automatically displayed by the system.
 - Click on the **„own account”** button to select an FX account of your own from the dropdown list. Only accounts in the same currency will be displayed. The details of the selected account will be automatically filled in by the system.
 - If you would like to copy a previous transaction to the payee in question, click on the **„copy previous comment, amount”** button to view your earlier transactions. The system will automatically copy the details of the selected transaction into the current order.
 - Specify the payment details in the third section:
 - Click on the **„next”** button at the bottom of the screen to save the order; you can then enter additional orders. For the saved transfer order to be completed, it must be signed first.
 - Click on the **„cancel”** button to cancel the transaction.

12.10 Account history

Click on the *Account history* icon to go to the *Account history* screen and view the account history of a selected investment account.

account history

advanced search settings

every account

transaction type

transaction direction debits amounts credited

booking status booked waiting for booking

time interval (from) (to)

amount interval (from) (to)

search for a contact, type, category ...

search

value date	type	beneficiary	status	amount
2016.03.02 Wednesday	fx payment, interbank	Kedvezményezett ügyfél HU33 1370 1017 0648 4002 0000 0000	booked	-100 EUR +
2016.03.02 Wednesday	purchase with bank card	Lechner Ödön fasor 9.	booked	-14,500 HUF +
2016.03.02 Wednesday	cash withdrawal - from ATM	Lechner Ödön fasor 9.	booked	-5,000 HUF +
2016.02.16 Tuesday	book transfer	Demo Dénesné társ tulajdonos HU21 1111 1111 1111 1111 1111 1111	booked	-140,000 HUF +


export

13 Credit cards

You can only see the selection screen if you are authorised to view/manage credit cards.

credit cards

card list



total credit limit	500,000 HUF
available credit limit	216,463 HUF
payment due date	2013.06.03
minimum payable amount	7,284 HUF
balance of last account statement	145,687 HUF

More information

credit card account	HU26 1040 5066 7857 5154 4852 1017	main card/co-card	Fő
status of credit card account	Étő	date of last account statement	2013.05.15

Transactions in the current cycle

total credit used	373,537 HUF	amount of pending transactions	52,425 HUF
--------------------------	-------------	---------------------------------------	------------

trn. history

pending trn.

cycle's trn.

statement

repayment

card mgmt.

This screen enables you to view the cards linked to the credit card accounts you are authorised to manage and to carry out transactions associated with these cards.

- Click on the **transaction history** button to go to the *account history* screen to view the credit card transactions of the last thirty days
- Click on the **pending transactions** button to go to the *account history* screen to view the pending credit card transactions generated in the last thirty days.
- Click on the **cycle's trn.** button to go to the **credit card transactions booked in the current cycle** screen to view the transactions generated since the last payment date of the credit card in question
- Click on the **statement** button to go to the screen where you can view and download credit card statements for the card in question
- Click on the **repayment** button to initiate a payment to the credit card in question.
 - You will be directed to the *HUF payment* screen where the following transaction details are already filled in
 - Account to be debited: *The first HUF account in the priority order specified in Settings*
 - Beneficiary's name: *Name of the credit card account*
 - Beneficiary's account number: *Account number of the credit card account*
 - Value date: *Due date*

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- Payment amount: *The minimum amount payable*
- Comments: *Due date*

You can change the details of the order at your discretion before submitting it via e-bank. The transaction must be entered and signed in the same manner as HUF payments.

- Click on the **card mgmt** button to go to the *Card management, modify card limit* screen where you can view the details of the credit card in question and modify its purchase and cash withdrawal limits.

14 Insurance

You can buy the following types of insurance via K&H e-bank:

insurance

K&H travel insurance	calculation
K&H home insurance	calculation
K&H compulsory car insurance	calculation
K&H CASCO	calculation

Please pay attention that clicking on the buttons you will be redirected to K&H Insurance pages. Your K&H e-bank session though remains open.

Click on the „**calculation**” button to be redirected to the www.khdirektbiztositas.hu page of K&H Insurance in a new window where you can calculate the costs associated with the various insurance products and sign insurance policies.

The original K&H e-bank page remains open for your further use.

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Useful tips

Disclose confidential information (personal ID document numbers, addresses, bank account numbers, bank card numbers etc) **to authorised persons and organisations only.**

Do not under any circumstances **disclose such information on websites whose authenticity you doubt** or are not in a position to verify.

Never disclose confidential passwords, PIN codes or codes received by text message, not even to the employees of K&H Bank!

K&H Bank never requests such information from its clients by email, online by providing a link by email or in a (popup) window in your internet browser. In particular, K&H Bank never block a client's account for their failure to provide such details in this manner!

Do not reply to any letters requesting personal details received from persons or organizations acting on behalf of K&H Bank, or claiming to be doing so, and requesting such information. Please notify K&H Bank if you receive such a letter!

Never try to access the website or the e-bank service of K&H through a link provided by email; always type the correct website address in your internet browser.

Beware of unfamiliar software, especially if it is from a source unknown to you. K&H Bank never requests you by email to download and install any software, including in-house software developed specifically for our clients!

Do not use K&H e-bank in internet cafés or other public places.

Ensure that your passwords are sufficiently long and complex (comprising numbers, upper and lower case letters and also special characters). Avoid simple PIN codes (e.g. 222222, 123456, 654321, birth date).

Do not logon to K&H e-bank if your browser is indicating a certificate error.
Close all other internet contacts while you are using K&H e-bank.

Always log out of K&H e-bank, close the browser and remove your chip card from the card reader once you have finished your online banking.

Do not reply to emails offering you a job or cash prize in exchange for your transferring an amount to a specified account number once they have sent it to your account. The senders of these letters only want to get their hands on your bank account number!

When you are contacted by phone, always **verify the identity of the caller** (e.g. by calling them back) before disclosing confidential information.

Phone number for TeleCenter / Corporate Customer Service: +36 (1/20/30/70) 3353355.

Please read also our other information documents (K&H e-bank FAQ, Security information documents) for further information on the (secure) use of our services.