

**INFORMATION
FOR CARD HOLDERS USING K&H BANK'S ATM AND BRANCH POS NETWORK**

- 1) The ATM can be used by cardholders, possessing a bankcard with the same logo displayed on the ATM and the issuer bank authorizes the transaction initiated through the ATM.
- 2) The range of transactions offered by the ATM may vary depending on the issuing bank.
- 3) The amount of cash that may be paid out in a single transaction depends on the limits set by the card issuing bank and the number of bank notes the ATM can dispense (50 notes). The condition of the cartridges may also influence the amount to be paid out (e.g. some cartridges may be empty).
The maximum possible amount to be withdrawn by non K&H bankcards is limited by K&H Bank to 150 000 HUF per transaction.
- 4) The "bill payment" and "mobile top up" services are defined as bankcard purchase transactions.
- 5) For security reasons, the Bank does not return the bankcards to the cardholders withheld by the ATM. In all such cases, please apply for a new card from the issuing bank.
- 6) The Dynamic Currency Conversion service provided by K&H Bank through ATMs (hereinafter "DCC service"):
 - The DCC service is available only with cards issued outside Hungary provided that it is not prohibited by the international card company (VISA, MasterCard) or the issuing credit institution, or statutory regulations applicable to the issuing credit institution or the issued card.
 - The DCC service is available for ATM cash withdrawal transactions only.
 - K&H Bank is entitled to determine unilaterally which ATMs and which currencies are available for use in the DCC service.
 - Using the DCC service is always subject to the Cardholder's own discretion. In order to help this decision, prior to the use of the DCC service by the Cardholder, K&H Bank always displays the following information on the screen of ATMs that are available for DCC: amount of the transaction in HUF, currency other than HUF as indicated by K&H Bank (hereinafter "DCC currency"), amount of the transaction in the DCC currency (hereinafter "DCC transaction"), and the exchange rate used by K&H Bank to determine the amount of the DCC transaction. In awareness of this information, Cardholders can freely decide whether they want to use the DCC service or not.
 - When the DCC service is used, the DCC transaction is settled with the international card company in the DCC currency and amount while the ATM dispenses HUF banknotes to the Cardholder.

The amount of the DCC transaction is determined based on the exchange rate applied by K&H Bank Zrt., instead of the rate applied by the relevant international card company.

- 7) The POS terminals located at K&H Bank branches are available to all (K&H or non-K&H) clients with a bankcard bearing one of the logos shown at the branch entrance, provided that the credit institution issuing the bankcard has permitted cash withdrawal initiated via POS terminals.
- 8) The list of transactions offered by the POS terminal may differ depending on the financial service provider that issued the card.
- 9) The amount that can be withdrawn with a bankcard in a single transaction depends on the limit set by the issuing bank for the given card, and on the available balance. K&H limits the maximum amount that a non-K&H card holder may withdraw from a branch POS terminal in a single transaction to HUF 150,000.

Budapest, 16th February, 2016.

