

Dear Client,

The deposit part of the your account statement will change from 22 June 2020. This document presents the changes so that you can easily understand the modified statement. Should you have any questions regarding the changes, please call the K&H TeleCenter at (06 1/20/30/70) 335 3355.

Best regards: K&H Bank

as-is statement

change

to-be statement

K&H Bank Zrt. SUMMARY ACCOUNT STATEMENT 419

H- 1095 Budapest, Lechner Ödön fasor 9. Prepared: 12.05.2020 Page number: 1/3
 Tax ID Number: 10195664-4-44
 Group ID: 17780120-5-43
 Community tax number: HU17780120 LB 0290
 BIC (SWIFT) code: OKHBHUHB
 K&H TeleCenter: (06 1) 335 3355
 www.kh.hu bank@kh.hu

Mihály Minta
 Budapest
 Minta út 1.
 1234

This bank account statement also serves as an invoice. Items shown therein, unless otherwise indicated, are tax-free, pursuant to Paragraph 86, Section (1) of Act No. CXVII of 2007. This bank account statement was produced in a single copy by a computer, in a closed system, without any human intervention, on the basis of data calculated by the invoicing system, and therefore, pursuant to Article 167 of the Act No. C of 2000, it is considered to be authentic without a signature and it also conforms to strict requirements of Regulation No. 23/2014 (VI.30.).

K&H eID: 12345678

bank ID	account type	currency	amount
0290-ABCDE1-100	K&H Retail Account	HUF	1 499 533.00
	Term deposits	HUF	8 506 278.00
TOTAL:		HUF	10 005 811.00

Details of deposit:

deposit type	deposit ID	term	interest rate (%)	interest settlement date	expected interest	deposit amount
K&H term deposit	FBC54321A12345B	5 day	3.50	2020.05.15	2 687	7 006 278 HUF
K&H term deposit	FBC54321A12345A	30 day	1.50	2020.06.02	2 034	1 500 000 HUF

Changes in the "Details of deposit" section:

1. Deposit product names change slightly in some cases.
2. The following deposit details will appear in the first column of the table:
 - The deposit ID is changed and shortened to 12 characters.
 - The deposit account number is displayed below the deposit ID.
 - The Standardised Deposit Rate Index ('EBKM') is displayed below the deposit account number.
3. New columns contain the following information:
 - capitalized deposit: Yes/No.
 - transaction date / effective date.

K&H Bank Zrt. SUMMARY ACCOUNT STATEMENT 240

1095 Budapest, Lechner Ödön fasor 9. Prepared: 12.05.2020 Page number: 1/3
 adószám: 10195664-4-44
 cégazonosító szám: 17780120-5-43
 közösségi adószám: HU17780120 LB 0290
 BIC (SWIFT) kód: OKHBHUHB
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bank ID	account type	currency	amount
0290-ABCDE1-100	K&H Retail Account	HUF	1 499 533.00
	Term deposits	HUF	8 506 278.00
TOTAL:		HUF	10 005 811.00

Details of deposit:

deposit type	capitalized deposit	transaction date / effective date	term	interest rate (%)	interest/ settlement date	expected interest	deposit amount
K&H term deposit	2.	yes	2020.05.11	5 day	3.50	2020.05.15	2 687 HUF
AA12345B1325							
10402908-12345678-12345678							
AER: 3.50%							
K&H term deposit		no	2020.04.30	30 day	1.50	2020.06.02	2 034 HUF
AA12345B1326							
10402908-12345678-12345678							
AER: 1.50%							

ACCOUNT STATEMENT

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Service date: 06.05.2020-12.05.2020
 Account holder: Mihály Minta
 Bank ID: 0290-ABCDE1-100
 Credit limit: 0

Statement number: 3/2020
 Account type: K&H Retail Account
 Bank account number: 10402908-12345678-12345678
 IBAN account number: HU05 1040 2908 1234 5678 1234 5678
 Currency: HUF
 Fee package: K&H Retail Account

OPENING BALANCE 06.05.2020 :	1 499 534	
booking date	value date	transaction turnover
12.05.2020	12.05.2020	Account transfer Ref. LYYCW
TOTAL:	Total credit: 0	Total debit: 1
CLOSING BALANCE 12.05.2020 :	1 499 533	

ACCOUNT STATEMENT

Page number: 2/3

Service date: 06.05.2020-12.05.2020
 Account holder: Mihály Minta
 Bank ID: 0290-ABCDE1-100
 Credit limit: 0

Statement number: 3/2020
 Account type: K&H Retail Account
 Bank account number: 10402908-12345678-12345678
 IBAN account number: HU05 1040 2908 1234 5678 1234 5678
 Currency: HUF
 Fee package: K&H Retail Account

OPENING BALANCE 06.05.2020 :	1 499 534	
booking date	value date	transaction turnover
12.05.2020	12.05.2020	Account transfer Ref. LYYCW
TOTAL:	Total credit: 0	Total debit: 1
CLOSING BALANCE 12.05.2020 :	1 499 533	

ACCOUNT STATEMENT

Page number: 3/3

Account holder:	Mihály Minta	Statement number:	3/2020
Account type:	Term deposits	Service date:	06.05.2020-12.05.2020
Currency:	HUF		
Deposit ID	FBC54321A12345B		
booking date	value date	transaction	turnover
11.05.2020	11.05.2020	Interest gross interest 4 029 HUF interest tax 15% 604 HUF	3 425
TOTAL:	Total credit: 3 425	Total debit: 0	
CLOSING BALANCE :			7 006 278

4. You will see the interest settlement of capitalized deposits in a more easily understandable form in the future.

ACCOUNT STATEMENT

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INTEREST SETTLEMENT OF CAPITALIZED DEPOSIT:

deposit type	booking date	value date	deposit amount	interest credit amount
K&H term deposit	11.05.2020	11.05.2020	7 006 278 HUF	3 425 HUF
AA12345B1325				
gross interest 4 029HUF interest tax 15% 604HUF				