

# “announcement for corporate clients” - amendment

**Publishing date: December 2, 2020**

K&H Bank Zrt. hereby informs its clients that, due to the reason(s) and as of the date(s) specified below, it is amending its announcement titled “Announcement for corporate clients” (hereinafter: **Announcement**) as detailed herein.

The provisions of the Announcement not affected by this amendment shall remain in effect as they are.

## **Reason(s) for this amendment:**

The corporate announcement will change as of 2 **Februar 2021** for the following reasons:

Referring to the General Terms and Conditions of the Bankcard and Credit Card Service section XIX.2.

- will release from the Announcement that is, no longer sold, ceased non contactless business bankcard.
- the K&H Visa business contactless card and the K&H Visa business gold contactless card will be renewed as, and defective and cancelled cards will be replaced with, K&H Mastercard business contactless card
- the K&H Entrepreneurs Maestro contactless card will be renewed as, and defective and cancelled cards will be replaced with, K&H Entrepreneurs Mastercard business contactless card, and the Bank, and the Bank will also start replacing valid cards that are not expiring.

## **Provision(s) to be amended:**

## 8. ON THE CONDITIONS OF BANKCARD SERVICES

### 8.1 ON THE CONDITIONS OF BUSINESS BANKCARD SERVICES (AVAILABLE PRODUCTS)

VALID FROM: **2 FEBRUARY 2021.**

|  | K&H Mastercard business bankcard   | K&H Entrepreneurs Maestro bankcard<br>(without balance inquire service) | K&H Entrepreneurs Mastercard basic bankcard<br>(without balance inquire service) | K&H Entrepreneurs Maestro<br>(with balance inquire service) | K&H Entrepreneurs Mastercard with balance bankcard |
|--|--|---|--|---|--|
|  | available  | available   | available from 01.01.2021  | available   | available from 01.01.2021                          |
|  | digitasable in K&H mobilite wallet and Apple Pay   |   |  |   |  |
| First eight fix digit of the card number                           | 5477 3128  | 6757 5429   | 6758 5429  | 6757 5430   | 6758 5430  |
| <b>Conditions for application</b>                                  |  |   |  |   |  |
| Account type   | HUF or FX account opened at the Bank / HUF or FX card account / an HUF or FX attorney deposit - K&H separated account / Medical service provider - K&H separated account |   |  |   |  |
| Opening amount   | The amount is the sum of the annual fees for the requested cards, consider to annual card fee discount in the account package associated with the bank account           |   |  |   |  |
| <b>Interest rates and fees concerning bankcard cover</b>           |  |   |  |   |  |
| Interest rate calculation  | As specified in the interest rate conditions of the bank account supporting the use of the bankcard  |   |  |   |  |
| Fee of cover separation  | Free of charge   |   |  |   |  |
| Interest rate calculation on negative balance                      | As specified in the interest rate conditions of the bank current account supporting the use of the bankcard  |   |  |   |  |
| Currency of cross-settlement with the card company                 | EUR  |   |  |   |  |
|  | See details in the 8.4 appendix 'Exchange rates used when debiting bankcard transactions'.   |   |  |   |  |
| <b>Fees and charges</b>  |  |   |  |   |  |
| Annual bankcard fee  | HUF 11 026   | HUF 2 440   | HUF 2 440  | HUF 2 440   | HUF 2 440  |
| Card cancelling fee  | free of charge   | free of charge  | free of charge   | free of charge  | free of charge                                     |
| Card replacement fee   | HUF 2 232  | HUF 1 090   | HUF 1 090  | HUF 1 090   | HUF 1 090  |
| PIN reminder (online PIN delivery)                                 | HUF 109 campaign: free of charge until withdrawal  |   |  |   |  |
| PIN modification fee   | HUF 109  |   |  |   |  |
| Card mailing fee in case of Hungarian address                      | Postal commission (This fee is the non-priority, standard letter up to 50g by announcement of Magyar Posta.)   |   |  |   |  |
| Card storing by the bank (in case of receiving in branch)          | HUF 218 campaign for PIN storing by the Bank: free of charge until withdrawal  |   |  |   |  |
| Urgency fee of card production                                     | service not available  |   |  |   |  |
| <b>Fee of purchase</b>   |  |   |  |   |  |
| Abroad and In Hungary  | Free of charge (free of purchase's fee)  |   |  |   |  |
| <b>Fee of cash withdrawal</b>                                      |  |   |  |   |  |
| Abroad (from ATM, at branches and post office)                     | 1.10 % + HUF 1,199   |   |  |   |  |
| Cash withdrawal abroad from ATM in EEA Member State (EUR currency) | 0.88% + HUF 500  |   |  |   |  |
| In Hungary from K&H ATM (HUF)                                      | 0.87 % min. HUF 328  |   |  |   |  |
| In Hungary from non-K&H ATM  | 0.88% + HUF 500  |   |  |   |  |
| In Hungary at other banks' branches, post office                   | 0.88% + HUF 501  |   |  |   |  |

## Public

|  | <b>K&amp;H Mastercard business bankcard</b>   | <b>K&amp;H Entrepreneurs Maestro bankcard</b><br>(without balance inquire service) | <b>K&amp;H Entrepreneurs Mastercard basic bankcard</b><br>(without balance inquire service) | <b>K&amp;H Entrepreneurs Maestro</b><br>(with balance inquire service) | <b>K&amp;H Entrepreneurs Mastercard with balance bankcard</b> |
|--|---|--|---|--|---|
| <b>Other service charges on bankcards</b>  |   |  |   |  |   |
| Balance inquiry fee  | Service not available   | Service not available  | Service not available   | HUF 54   | HUF 54  |
| Emergency bank card replacement fee abroad   | HUF 50 000  | Service not available  | Service not available!  | Service not available  | Service not available   |
| Emergency cash withdrawal fee abroad   | HUF 35 000  | Service not available  | Service not available   | Service not available  | Service not available   |
| Cancellation fee of emergency services abroad  | HUF 10 000  | Service not available  | Service not available   | Service not available  | Service not available   |
| Built in travel insurance services abroad  | Dijmentes   | Service not available  | Service not available   | Service not available  | Service not available   |
| K&H optional travel insurance  | Service not available   | HUF 6000 / year  | HUF 6000 / year   | HUF 6000 / year  | HUF 6000 / year   |
| Cash deposit charge through K&H ATM (for own corporate HUF account)                                  | 0.05 % min. HUF 328, Campaign: free of charge till withdrawal*  |  |   |  |   |
| Cash deposit charge through K&H ATM into a specific bank account (for not own corporate HUF account) | 0.05 % min. HUF 328, Campaign: free of charge till withdrawal*  |  |   |  |   |
| Account-level card reassignment  | Free of charge  |  |   |  |   |
| <b>Bankcard usage limits</b>   |   |  |   |  |   |
| Max. no. of ATM cash withdrawals   | 5 transactions/day  |  |   |  |   |
| Maximum number of purchase   | 99 transactions/day   |  |   |  |   |
| Maximum number of banknotes in the case of K&H ATM cash withdrawal                                   | 50 banknotes / transaction  |  |   |  |   |
| Total amount of ATM and POS cash withdrawals (standard setting)                                      | HUF 250,000 / day   |  |   |  |   |
| Maximum amount of cash withdrawals (via ATM and POS)   | HUF 2,000,000 / day   |  |   |  |   |
| Max. no. of banknotes in the case of K&H ATM deposit   | 200 banknotes / transaction   |  |   |  |   |
| The deposit is suitable for denomitaions   | HUF 500, HUF 1 000, HUF 2 000, HUF 5 000, HUF 10 000, HUF 20 000  |  |   |  |   |
| Total amount of purchases transactions (standard setting)  | Available balance of bank account   |  |   |  |   |
| Total amount of Card Not Present transactions (standard setting)                                     | HUF 300 000 / day   | Available balance of bank account  |   |  |   |
| Maximum amount of purchases  | Available balance of bank account   |  |   |  |   |
| Single contactless transaction limit   | Domestic: HUF 15000 / Abroad: EUR 20-60 (amount in the country's national currency equal to a certain EUR amount) |  |   |  |   |
| Cumulative contactless transaction limit   | Domestic: HUF 45000 / Abroad: 3 pieces transaction  |  |   |  |   |
| Cumulative mobil wallet limit (by mobile device)   | Domestic: HUF 45000 / Abroad: 5 pieces transaction  |  |   |  |   |
| Validity of bankcards  | 4 years or 37 months (digital cards will not be automatically renewed)  |  |   |  |   |

\* this campaign can be canceled with a 2 month notice

## Public

## 8.2 ON THE CONDITIONS OF BUSINESS BANKCARD SERVICES (NOT AVAILABLE PRODUCTS)

VALID FROM: 2 FEBRUARY 2021.

|  | <b>K&amp;H-Visa-business-gold-bankcard-</b>  | <b>K&amp;H-Visa-business-bankcard</b> | <b>K&amp;H-Mastercard-business-bankcard</b> | <b>K&amp;H-Entrepreneurs-Maestro-</b><br>(without-balance-inquire-service) | <b>K&amp;H-Entrepreneurs-Maestro-</b><br>(with-balance-inquire-service) | <b>K&amp;H-Visa-business-Gold-contactless-bankcard</b> | <b>K&amp;H-Visa-business-contactless-bankcard</b> |
|--|--|---------------------------------------|---|--|---|--|---|
|  | not available (01.01.2018)   |                                       |   |  |   | not available (02.11.2020)                             |   |
|  | digitasable-in-Apple-Pay   | digitasable-in-Apple-Pay              | digitasable-in-Apple-Pay                    | digitasable-in-K&H-mobilite-wallet-and-Apple-Pay                           | digitasable-in-K&H-mobilite-wallet-and-Apple-Pay                        | digitasable in Apple Pay                               | digitasable in Apple Pay                          |
| First eight fix digit of the card number                           | 4205-7925  | 4511-6825                             | -5477-3125                                  | 6757-5483  | 6757-5486   | 4205 7928  | 4511 6828   |
| <b>Conditions for application</b>                                  |  |                                       |   |  |   |  |   |
| Account type   | HUF or FX account opened at the Bank / HUF or FX card account / an HUF or FX attorney deposit - K&H separated account / Medical service provider - K&H separated account |                                       |   |  |   |  |   |
| Opening amount   | The amount is the sum of the annual fees for the requested cards, consider to annual card fee discount in the account package associated with the bank account           |                                       |   |  |   |  |   |
| <b>Interest rates and fees concerning bankcard cover</b>           |  |                                       |   |  |   |  |   |
| Interest rate calculation  | As specified in the interest rate conditions of the bank account supporting the use of the bankcard  |                                       |   |  |   |  |   |
| Fee of cover separation  | Free of charge   |                                       |   |  |   |  |   |
| Interest rate calculation on negative balance                      | As specified in the interest rate conditions of the bank current account supporting the use of the bankcard  |                                       |   |  |   |  |   |
| Currency of cross-settlement with the card company                 | EUR-in-case-of-EUR-transaction-further-USD   |                                       |   | EUR  |   | EUR-in-case-of-EUR-transaction-further-USD             |   |
|  | See details in the 8.4 appendix 'Exchange rates used when debiting bankcard transactions'.   |                                       |   |  |   |  |   |
| <b>Fees and charges</b>  |  |                                       |   |  |   |  |   |
| Annual bankcard fee  | HUF-23-359   | HUF-11-026                            | HUF-11-026                                  | HUF-2-440  | HUF-2-440   | HUF 23 359   | HUF 11 026  |
| Card cancelling fee  | free-of-charge   | free-of-charge                        | free-of-charge                              | free-of-charge   | free-of-charge  | free of charge   | free of charge                                    |
| Card replacement fee   | HUF-2-232  | HUF-2-232                             | -HUF-2-232                                  | HUF-1-090  | HUF-1-090   | HUF 2 232  | HUF 2 232   |
| PIN reminder (online PIN delivery)                                 | HUF 109 campaign: free of charge until withdrawal  |                                       |   |  |   |  |   |
| PIN modification fee   | HUF 109  |                                       |   |  |   |  |   |
| Card mailing fee in case of Hungarian address                      | Postal commission (This fee is the non-priority, standard letter up to 50g by announcement of Magyar Posta.)   |                                       |   |  |   |  |   |
| Card storing by the bank (in case of receiving in branch)          | HUF 218 campaign for PIN storing by the Bank: free of charge until withdrawal  |                                       |   |  |   |  |   |
| Urgency fee of card production                                     | service not available  |                                       |   |  |   |  |   |
| <b>Fee of purchase</b>   |  |                                       |   |  |   |  |   |
| Abroad and In Hungary  | Free of charge (free of purchase's fee)  |                                       |   |  |   |  |   |
| <b>Fee of cash withdrawal</b>                                      |  |                                       |   |  |   |  |   |
| Abroad (from ATM, at branches and post office)                     | 1.10 % + HUF 1,199   |                                       |   |  |   |  |   |
| Cash withdrawal abroad from ATM in EEA Member State (EUR currency) | 0.88% + HUF 500  |                                       |   |  |   |  |   |
| In Hungary from K&H ATM (HUF)                                      | 0.87 % min. HUF 328  |                                       |   |  |   |  |   |
| In Hungary from non-K&H ATM  | 0.88% + HUF 500  |                                       |   |  |   |  |   |
| In Hungary at other banks' branches, post office                   | 0.88% + HUF 501  |                                       |   |  |   |  |   |

## Public

|  | K&H-Visa-business-Gold-bankcard-                                 | K&H-Visa-business-bankcard        | K&H-Mastercard-business-bankcard                                       | K&H-Entrepreneurs-Maestro-(without-balance-inquire-service) | K&H-Entrepreneurs-Maestro-(with-balance-inquire-service) | K&H-Visa-business-Gold-contactless-bankcard   | K&H-Visa-business-contactless-bankcard |
|--|--|-----------------------------------|--|---|--|---|--|
| <b>Other service charges on bankcards</b>  |  |                                   |  |   |  |   |  |
| Balance inquiry fee  | Service-not-available  |                                   |  |   | HUF 54   | Service not available   |  |
| Emergency bank card replacement fee abroad   | free-of-charge   | HUF-50-000                        | HUF-50-000   | Service-not-available                                       |  | free of charge  | HUF 50 000                             |
| Emergency cash withdrawal fee abroad   | free-of-charge   | HUF-35-000                        | HUF-35-000   | Service-not-available                                       |  | free of charge  | HUF 35 000                             |
| Cancellation fee of emergency services abroad  | free-of-charge   | free-of-charge                    | HUF-10-000   | Service-not-available!                                      |  | Service not available!  | HUF 10 000                             |
| Built in travel insurance services abroad  | free-of-charge   | free-of-charge                    | free-of-charge   | Service-not-available!                                      |  | free of charge  | free of charge                         |
| K&H optional travel insurance  | Service-not-available  | Service-not-available             | Service-not-available  | HUF-6000-/year  |  | Service not available!  | Service not available!                 |
| Cash deposit charge through K&H ATM (for own corporate HUF account)                                  | 0.05-% min. HUF 328, Campaign: free-of-charge till withdrawal    |                                   |  |   |  | 0.05 % min. HUF 328, Campaign: free of charge till withdrawal   |  |
| Cash deposit charge through K&H ATM into a specific bank account (for not own corporate HUF account) | 0.05-% min. HUF 328, Campaign: free-of-charge till withdrawal*   |                                   |  |   |  | 0.05 % min. HUF 328, Campaign: free of charge till withdrawal*  |  |
| Account-level card reassignment  | free-of-charge   |                                   |  |   |  | free of charge  |  |
| <b>Bankcard usage limits</b>   |  |                                   |  |   |  |   |  |
| Max. no. of ATM cash withdrawals   | 5 transactions/day   |                                   |  |   |  | 5 transactions/day  |  |
| Maximum number of purchase   | 99 transactions/day  |                                   |  |   |  | 99 transactions/day   |  |
| Maximum number of banknotes in the case of K&H ATM cash withdrawal                                   | 50 banknotes / transaction                                       |                                   |  |   |  | 50 banknotes / transaction  |  |
| Total amount of ATM and POS cash withdrawals (standard setting)                                      | HUF-250,000 / day  |                                   |  |   |  | HUF 250,000 / day   |  |
| Maximum amount of cash withdrawals (via ATM and POS)   | HUF-2,000,000 / day  |                                   |  |   |  | HUF 2,000,000 / day   |  |
| Max. no. of banknotes in the case of K&H ATM deposit   | 200 banknotes / transaction                                      |                                   |  |   |  | 200 banknotes / transaction   |  |
| The deposit is suitable for denomitaians   | HUF-500, HUF-1-000, HUF-2-000, HUF-5-000, HUF-10-000, HUF-20-000 |                                   |  |   |  | HUF 500, HUF 1 000, HUF 2 000, HUF 5 000, HUF 10 000, HUF 20 000  |  |
| Total amount of purchases transactions (standard setting)  | Available-balance-of-bank-account                                |                                   |  |   |  | Available balance of bank account   |  |
| Total amount of Card Not Present transactions (standard setting)                                     | Available-balance-of-bank-account                                | Available-balance-of-bank-account | HUF-300-000/day  | Available-balance-of-bank-account                           | Available-balance-of-bank-account                        | Available balance of bank account   |  |
| Maximum amount of purchases  | Available-balance-of-bank-account                                |                                   |  |   |  | Available balance of bank account   |  |
| Single contactless transaction limit   | not-available-limit-type   |                                   |  |   |  | Domestic: HUF 15000 / Abroad: EUR 20-60 (amount in the country's national currency equal to a certain EUR amount) |  |
| Cumulative contactless transaction limit   | not-available-limit-type   |                                   |  |   |  | Domestic: HUF 45000 / Abroad: 5 pieces transaction  |  |
| Cumulative mobil wallet limit (by mobile device)   | not-available-limit-type   |                                   | Domestic: HUF 45000 / Abroad: 5-pieces-transaction                     |   |  | not available limit type  |  |
| Validity of bankcards  | 3-year   |                                   | 3-years-or-37-months-(digital-cards-will-not-be-automatically-renewed) |   |  | 4 year  |  |

\* this campaign can be cancelled with a 2 month notice

## Public

**Replacement card application:** From 13 January 2018 in case of physical card after a card has been cancelled, the Bank will be provided at the Client request starts a process to replace the card and to forward a new one. The Bank forwards replacement cards to cardholders by following the process for mailing cancelled cards. If no replacement card is issued for such card, the bank card agreement ceases to exist on the expiry date of the card cancelled.

**Built in travel insurance:** The built in travel insurance will be valid for all countries of the world except for Hungary or – in the case of an insured foreign citizen – the country of permanent residence, if the period of one journey may not exceed 30 days. Insurance coverage starts following the day of bankcard issuing. Details of the insurance service are in terms and conditions of the assistance and insurance.

**K&H optional travel insurance:** Since 2 June 2013 the optional travel insurance attached to bankcards can be requested upon applying for a physical card, or subsequently. Preconditions to requesting travel insurance after applying for the connected card: the card must be active. The insurance is valid in all countries of the world except for Hungary or – in the case of an insured foreign citizen – the country of that person's permanent residence, provided that the travel period does not exceed 60 days. Insurance coverage starts at 0:00 on the day following the activation of the bank card. The details of the insurance service are described in the assistance and insurance conditions. The first annual insurance premium is charged immediately after card activation, and subsequent annual premiums shall be charged on the insurance anniversary dates. The premiums are debited on the Account Holder's bank account.

**Cash deposit in K&H ATM-en:** HUF cash deposit transactions initiated using a K&H ATM prior to 18:00 are effected as subject day transactions, while transactions initiated after 18:00 are effected as transactions value dated the next day following subject day.

### **Bankcard limits:**

Accountholder may request a different daily limit amount suitable for their specific needs, according to the available maximum limits.

The daily Card not Present (CNP) limit and the daily mobil wallet limit are part of the daily purchase limit, so the maximum limit is identical with the daily purchase limit. The mobil wallet purchases are limited by the daily purchase limit.

The single and the cumulative contactless transaction limit type are outside of the daily purchase limit, which cannot be modified by the customer. The operating principle of the limit is contained in chapter 'Contactless payment – General information' of this announcement.

The cumulative mobile wallet limit type is outside of the daily purchase limit, which cannot be modified by customer.

The card acceptance financial institution may limit the value and frequency of cash withdrawals conducted using a bankcard, irrespectively of the daily limit set.

### **Mobil wallet function – payment with digital card:**

Digitalisation and all transactions performed with a digital bank card are free of charge.

### **Renewal of bankcards:**

~~From February 13, 2018, K&H Bank will renew, replace any defective or blocked traditional business bankcards with contactless cards.business~~

The K&H Visa business contactless card and the K&H Visa business gold contactless card will be renewed as, and defective and cancelled cards will be replaced with, K&H Mastercard business contactless card, and the Bank will also start replacing valid cards that are not expiring.

The K&H Entrepreneurs Maestro contactless card (without balance inquiry service) will be renewed as, and defective and cancelled cards will be replaced with, K&H Entrepreneurs Mastercard basic, and the Bank will also start replacing valid cards that are not expiring.

The K&H Entrepreneurs Maestro contactless card (with balance inquiry service) will be renewed as, and defective and cancelled cards will be replaced with, K&H Entrepreneurs Mastercard basic with balance bankcard and the Bank will also start replacing valid cards that are not expiring.

**Cash withdrawals from ATM abroad, in EEA states (EUR currency):** The Bank applies the official list of EEA countries, which includes the following countries in addition to Hungary: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, United Kingdom.

## 8.3 USE OF K&amp;H BUSINESS BANKCARDS

| Transaction types                   | K&H Entrepreneurs Maestro bankcard (without balance inquire service)<br>K&H Entrepreneurs Maestro contactless bankcard (without balance inquire service)<br>K&H Entrepreneurs Mastercard basic bankcard (without balance inquire service) | K&H Entrepreneurs Maestro bankcard (with balance inquire service)<br>K&H Entrepreneurs Maestro contactless bankcard (with balance inquire service)<br>K&H Entrepreneurs Mastercard with balance bankcard        |
|-------------------------------------|---|---|
| Purchase at merchant                | In Hungary and abroad: POS terminals displaying the edc / Maestro logo.<br>Electronically (at POS terminals) and e-shopping.<br>In case of contactless payment <sup>1</sup> : at merchants displaying edc/Maestro and contactless logos.  |   |
| E-commerce                          | This product can be used with all domestic and international internet merchants.  |   |
| Purchase in ATM                     | In ATMs offering the function (for example: mobil top-up, bill payment).  |   |
| Internet gambling                   | Based on the Bank's business decision this product cannot be used for internet gambling.  |   |
| Cash withdrawal                     | In Hungary and abroad: In ATMs, at cash desks of financial institutions, at post offices displaying the Maestro logo.   |   |
| Cash deposit charge through K&H ATM | In Hungary: In ATMs displaying the K&H logo and offering this function.<br>Abroad: Service not available.   |   |
| Balance enquiry                     | Service not available.  | In Hungary: In K&H ATMs offering the function and at K&H branches.<br>Abroad: service not available.<br>At balance enquiry, the amount is always in HUF, for FX account the rate is K&H FX exchange I. mid rate |
| PIN change                          | Only in Hungary, in K&H ATMs offering the function.   |   |

<sup>1</sup> The function is also available with digital bankcards.

| Transaction types                   | K&H Visa Business / K&H Visa business debit contactless bankcard<br>K&H Visa Business Gold / K&H Visa business Gold debit contactless bankcard   | K&H MasterCard Business / K&H Mastercard business debit contactless bankcard  |
|-------------------------------------|--|---|
| Purchase at merchant                | In Hungary and abroad: POS terminals displaying the Visa logo.<br>They can be used to make purchases at merchants equipped with an electronic card-reader (POS terminal), traditional (manual) card imprinter, in Internet and mail order and telephone order (MO/TO)<br>In case of contactless payment <sup>1</sup> : at merchants displaying Visa and contactless logos. | In Hungary and abroad: POS terminals displaying the MasterCard logo.<br>In case of contactless payment <sup>1</sup> : at merchants displaying Mastercard and contactless logos.   |
| E-commerce                          | This product can be used with all domestic and international internet merchants.   |   |
| Purchase in ATM                     | In ATMs offering the function (for example: mobil top-up, bill payment).   |   |
| Internet gambling                   | This product cannot be used for internet gambling.   |   |
| Cash withdrawal                     | In Hungary: In ATMs, at cash desks of financial institutions, at post offices displaying the Visa and/or PLUS logo<br>Abroad: In ATMs, at branch offices displaying the Visa and/or PLUS logo  | In Hungary: In ATMs, at cash desks of financial institutions, at post offices displaying the MasterCard logo<br>Abroad: In ATMs, at branch offices displaying the MasterCard logo |
| Cash deposit charge through K&H ATM | In Hungary: In ATMs displaying the K&H logo and offering this function.<br>Abroad: Service not available.<br>The service with credit card is not available   |   |
| Balance enquiry                     | Service not available.   |   |
| PIN change                          | Only in Hungary, in K&H ATMs offering the function.  |   |

<sup>1</sup> The function is also available with digital bankcards.

Budapest, December 2, 2020