

“announcement for corporate clients” - amendment

Publishing date: April 23, 2021

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 **23 June 2021** for the following reason:

- The Bank discontinues the K&H mobile wallet service

Provision(s) to be amended:

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

	K&H Mastercard business bankcard	K&H Entrepreneurs Mastercard basic bankcard (without balance inquire service)	K&H Entrepreneurs Mastercard with balance bankcard
	available	available from 01.01.2021	available from 01.01.2021
	digitasable in K&H mobilite wallet /Apple Pay/Google Pay		
First eight fix digit of the card number	5477 3128	5477 3130	5477 3135
Conditions for application			
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		
Interest rates and fees concerning bankcard cover			
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'.		
Fees and charges			
Annual bankcard fee	HUF 11,390	HUF 2,521	HUF 2,521
Card cancelling fee	free of charge	free of charge	free of charge
Card replacement fee	HUF 2,306	HUF 1,126	HUF 1,126
PIN reminder (online PIN delivery)	HUF 113 campaign: free of charge until withdrawal		
PIN modification fee	HUF 113		
Card mailing fee	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 225 campaign for PIN storing by the Bank: free of charge until withdrawal		
Urgency fee of card production	service not available		
Fee of purchase			
Abroad and In Hungary	Free of charge (free of purchase's fee)		
Fee of cash withdrawal			
Abroad (from ATM, at branches and post office)	1,14 % + HUF 1,239		
Cash withdrawal abroad from ATM in EEA Member State (EUR currency)	0.91% + HUF 517		
In Hungary from K&H ATM (HUF)	0.90%, min. HUF 339		
In Hungary from non-K&H ATM	0.91% + HUF 517		
In Hungary at other banks' branches, post office	0.91% + HUF 518		

Public

	K&H Mastercard business bankcard	K&H Entrepreneurs Mastercard basic bankcard (without balance inquire service)	K&H Entrepreneurs Mastercard with balance bankcard
Other service charges on bankcards			
Balance inquiry fee	Service not available	Service not available	HUF 56
Emergency bank card replacement fee abroad	HUF 50 000	Service not available!	Service not available
Emergency cash withdrawal fee abroad	HUF 35 000	Service not available	Service not available
Cancellation fee of emergency services abroad	HUF 10 000	Service not available	Service not available
Built in travel insurance services abroad	Dijmentes	Service not available	Service not available
K&H optional travel insurance	Service not available	HUF 6000 / year	HUF 6000 / year
Cash deposit charge through K&H ATM (for own corporate HUF account)	0.05 % min. HUF 339, 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 339, Campaign: free of charge till withdrawal*		
Card reassignment	Free of charge		
Bankcard usage limits			
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 denomiataions	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)

	K&H Entrepreneurs Maestro bankcard (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
	not available		not available	
	digitasable in K&H mobile wallet / Apple Pay / Google Pay		digitasable in Apple Pay	
First eight fix digit of the card number	6757 5429	6757 5430	4205 7928	4511 6828
Conditions for application				
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			
Interest rates and fees concerning bankcard cover				
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	EUR	EUR in case of EUR transaction further USD	EUR in case of EUR transaction further USD
	See details in the 8.4 appendix 'Exchange rates used when debiting bankcard transactions'.			
Fees and charges				
Annual bankcard fee	HUF 2 521	HUF 2 521	HUF 24 130	HUF 11 390
Card cancelling fee	free of charge	free of charge	free of charge	free of charge
Card replacement fee	HUF 1 126	HUF 1 126	HUF 2 306	HUF 2 306
PIN reminder (online PIN delivery)	HUF 113 campaign: free of charge until withdrawal			
PIN modification fee	HUF 113			
Card mailing fee	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 225 campaign for PIN storing by the Bank: free of charge until withdrawal			
Urgency fee of card production	service not available			
Fee of purchase				
Abroad and In Hungary	Free of charge (free of purchase's fee)			
Fee of cash withdrawal				
Abroad (from ATM, at branches and post office)	1.14 % + HUF 1 239			
Cash withdrawal abroad from ATM in EEA Member State (EUR currency)	0.91% + HUF 517			
In Hungary from K&H ATM (HUF)	0.90%. min. HUF 339			
In Hungary from non-K&H ATM	0.91% + HUF 517			
In Hungary at other banks' branches, post office	0.91% + HUF 518			

Public

	K&H Entrepreneurs Maestro bankcard (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
Other service charges on bankcards				
Balance inquiry fee	Service not available	HUF 56	Service not available	Service not available
Emergency bank card replacement fee abroad	Service not available		free of charge	HUF 50 000
Emergency cash withdrawal fee abroad	Service not available		free of charge	HUF 35 000
Cancellation fee of emergency services abroad	Service not available		Service not available!	HUF 10 000
Built in travel insurance services abroad	Service not available		free of charge	
K&H optional travel insurance	HUF 6000 / year		Service not available!	
Cash deposit charge through K&H ATM (for own corporate HUF account)	0.05 % min. HUF 339, 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 339, Campaign: free of charge till withdrawal*			
Card reassignment	free of charge			
Bankcard usage limits				
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 denomiataions	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)	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		Domestic: HUF 45000 / Abroad: 5 pieces transaction	
Cumulative mobil wallet limit (by mobile device)	Domestic: HUF 45000 / Abroad: 5 pieces transaction		not available limit type	
Validity of bankcards	4 years or 37 months (digital cards will not be automatically renewed)		4 year	

* this campaign can be canceled with a 2 month notice

Public

Number of cards that can be requested: The Bank does not limit the number of main and co-cards that can be issued for an account and a customer have more same type card for an account.

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. 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 or digitalisation. 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~~ is 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 payment transactions performed with a digital bank card are free of charge.

Renewal of bankcards:

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.

The expiration date of new cards issued in December 2020, as well as renewed bank cards marked as early renewal and canceled card replacement, has been changed from 4 years to 3 years.

From January 1, 2021 the Bank discontinues the sale of the K&H Entrepreneurs Maestro bankcard (without balance inquire service) and the K&H Entrepreneurs Maestro (with balance inquire service) bankcards.

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.

Sending bankcard abroad:

In accordance with the provisions of Section III.1. of the General Contracting Terms and Conditions of bankcard and Credit Card Services from 14 February, 2021 the cards are mailed to the following foreign countries: Albania, Andorra, Austria, Belgium, Bosnia-Herzegovina, Bulgaria, Czech Republic, Denmark, United Kingdom, Macedonia, Estonia, Belarus, Faroe Islands, Finland, France, Gibraltar, Greece, Netherlands, Croatia, Ireland, Iceland, Kosovo, Poland, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Moldova, Monaco, Montenegro, Germany, Norway, Italy, Portugal, Romania, San Marino, Spain, Switzerland, Sweden, Serbia, Slovakia, Slovenia, Turkey, Ukraine, Vatican.

8.3. USE OF K&H BUSINESS BANKCARDS

Transaction types	K&H Entrepreneurs Maestro contactless bankcard (without balance inquire service)	K&H Entrepreneurs Mastercard basic bankcard (with balance inquire service)	K&H Entrepreneurs Maestro contactless bankcard (with balance inquire service)	K&H Entrepreneurs Mastercard with balance bankcard
Purchase at merchant	In Hungary and abroad: POS terminals displaying the edc / Maestro logo.			
	Electronically (at POS terminals) and e-shopping.			
	In case of contactless payment ^{1,2} at merchants displaying edc/Maestro and contactless logos.			
E-commerce	This product can be used with all domestic and international internet merchants. ¹²			
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. ¹²		In Hungary: In ATMs, at cash desks of financial institutions, at post offices displaying the Maestro logo. ¹² Abroad: In ATMs, at cash desks of financial institutions displaying the Maestro logo. ¹²	
Cash deposit charge through K&H ATM	In Hungary: In ATMs displaying the K&H logo and offering this function. Abroad: Service not available.			
Balance inquiry	Service not available.	In Hungary: ¹² In K&H ATMs offering the function and at K&H branches. Abroad: service not available.	Service not available.	In Hungary: ¹² In K&H ATMs offering the function and at K&H branches. Abroad: service not available.
		At balance enquiry, the amount is always in HUF, for FX account the rate is K&H FX exchange I. mid rate		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.			

Transaction types	K&H Visa business debit contactless bankcard K&H Visa business Gold debit contactless bankcard	K&H Mastercard business debit contactless bankcard
Purchase at merchant	In Hungary and abroad: POS terminals displaying the Visa logo.	
	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)	
	In case of contactless payment ^{1,2} : at merchants displaying Visa and contactless logos.	In case of contactless payment ¹ : at merchants displaying Mastercard and contactless logos.
E-commerce	This product can be used with all domestic and international internet merchants. ¹²	
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: ¹² In ATMs, at cash desks of financial institutions, at post offices displaying the Visa logo Abroad: ¹² In ATMs, at branch offices displaying the Visa logo	In Hungary: ¹² In ATMs, at cash desks of financial institutions, at post offices displaying the Mastercard logo Abroad: ¹² 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. Abroad: Service not available.	
Balance inquiry	Service not available.	
PIN change	Only in Hungary, in K&H ATMs offering the function.	

¹This function is also available with digitasable card in K&H mobile wallet.¹² This function is also available with digitasable card in Apple Pay/Google Pay.

5. K&H MOBILBANK (MOBILPHONE APPLICATION-BASED ELECTRONIC BANKING SERVICE)

I. The service is available for use with:

K&H corporate e-bank services

II. The scope of the service:

		Services (operations that can be performed)
Financial operation	Payment	<ul style="list-style-type: none"> Domestic HUF payment without conversion, including instant HUF transfer orders Mobile balance top-up (Telenor, T-mobile, Vodafone) Foreign currency transfer between own accounts Postal cheque payment and postal cash payment order (white/yellow postal payment order) manage standing orders Status information, management of future dated payments, sign previously registered orders Accounts (account balance, account history, statements) reporting³, cancellation and annual verification of a secondary account identifier for instant HUF transfer mailbox: read or send messages directly from the mobilbank
	Bankcard	<ul style="list-style-type: none"> Bankcards (view cards, modify limit, card activation, card cancellation and replacement, card suspension and unsuspension, limit modification, online PIN delivery, renewal of bankcard in advanced, 3D Secure code service modification)
	Mobile-wallet / Apple Pay Google Pay	<ul style="list-style-type: none"> Digitalisation of physical bank card K&H mobile-wallet, Google Pay or iOS mobile device, or other electronic mobile wallet ¹ Security settings: authorise/ban fast payment, modify wallet PIN-code⁴ Payment with a digital bank card on physical POS terminals using a mobile phone Transaction history: listing of the transactions initiated with the mobile phone Selection of the default bank card (for fast payment) Deletion of digital bank card Topping up the payment function (applicable for mobile-wallet only)

¹ This function is only available when connected to the Internet.

~~² In offline mode (when no Internet connection is available) at least 10 and up to 15 purchase transactions can be performed consecutively with any one digital bank card. The mobile wallet sends notification when the number of remaining offline payment transactions drops below three. Once the offline payment transaction limit has been exhausted, you have to connect to the Internet in order to top it up; until then, you may not make purchases with the digital card.~~

³ In the case of a private entrepreneur, the secondary account identifier may only be reported by the Account Holder

Public functions:

- branch-, ATM and safe search
- K&H Bank contact
- Application settings
- Customer feedback

III. Services linked to proxy holder status (i.e. company representation right)

- reporting, cancellation and annual verification of a secondary account identifier

IV. The service is available from:

- the service is available using the all-time latest application version published on AppStore or GooglePlay application stores
- iPhone 5S and subsequent iPhone devices with iOS 11 or higher;
- Android smartphones with Android 5 version or higher

Device parameters required for the ~~mobile-wallet~~ and Google Pay functions in K&H's mobile bank:

- Operating system of the mobile phone: Android 5 or later
- Other functionalities required: support for NFC (Near Field Communication)

V. Parameters of the device required for fingerprint authentication:

- Fingerprint authentication method is available for iPhone 5S +
- Fingerprint authentication method is available for TouchID-enabled Android phones with 6.0 or higher operation system

VI. Activation:

- once the mobilbank application is downloaded it can be activated using one of the following credentials: username and password, or K&H eID and ePIN, or can be activated via K&H corporate e-bank in the "settings/manage authentication tools".
- usage of the application: it can be used as mobil banking application, and/or as mobil-token authentication tool to log in and sign transaction in e-bank. The related fee depends on the usage.

VII. Limit management

Read at K&H corporate e-bank service description

VIII. K&H multibank

Available features with K&H multibank for a customer's account at Other Financial Institution:

- account information service:
 - adding external account
 - account history and account balance of external account
 - delete external account from K&H mobilbank
- payment initiation service:
 - domestic HUF payment orders without conversion
 - postal cheque payment and postal cash payment order (white/yellow postal payment order)
 - list of financial transactions: list of pending and closed transaction, which were launched as part of the K&H multibank service

Domestic HUF payment orders without conversation initiated with K&H multibank function cannot be recorded as a pre-value-based transfer.

Available features with K&H multibank for a customer's account at Other Financial Institute:

	account information service	payment initiation service
ERSTE Bank Hungary Zrt.	yes	no

Budapest, April 23, 2021

K&H Bank Zrt.