



“announcement for corporate clients” - amendment

Publishing date: July 24, 2019

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 Bank shall modify
 - the deadline of fee correction based on the inflation rate,
 - the conditions of K&H Sart extra K&H dynamic extra, and K&H active extra account packages.
- Changes concerning the use of Electra service.

Provision(s) to be amended:

Calculation method of fees and cost elements of the Announcement: – effective date: Sept 24, 2019

Items specified in the Announcement can be modified (in April) at the most by the cumulated inflation rate calculated on the basis of the period passed since the last modification of the price of the item. **For those fees which were not modified in the current year April by the inflation effect, the Bank has the right to initiate modification during the year in different time.** The fees specified in amount, in percentage, minimum values, maximum values are all deemed to be separate items and can be modified separately. The Announcement contains the date of the last correction of all items. The cumulated inflation rate is calculated on the basis of the inflation rate of the previous calendar year officially published by the Central Statistic Office.

The modified values of the fees are determined by using the general rules of rounding, in case of specification in percentage, restricted to two decimals. The difference between the result of the cumulated inflation value and the rounded value is taken into consideration by the next modification with the proper sign.

The Bank considers its Announcement of July 29, 2009 the primary announcement for the current calculation of fees.

II. Account Package services

1. Account packages

1.1. K&H Start extra, K&H Dynamic extra, and K&H Active extra account packages – effective date: Sept 24, 2019

| | K&H START EXTRA ACCOUNT PACKAGE ¹⁹ | K&H DYNAMIC EXTRA ACCOUNT PACKAGE | K&H ACTIVE EXTRA ACCOUNT PACKAGE |
|------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|------------------------------------------------------------------------------------|
| ACCOUNT PACKAGE FEE | HUF 845 / month Campaign: HUF 470 till withdrawal | HUF 5,260 / mont Campaign: HUF 3,585 till withdrawal | HUF 8,420 / month Campaign: HUF 6,745 till withdrawal |
| ACCOUNT PACKAGE FEE WITH LIFE INSURANCE (LI) ^{M1} LIFE INSURANCE | HUF 1,835 / month Campaign: HUF 1,460 till withdrawal HUF 990 / month | HUF 6,250 / mont Campaign: HUF 4,575 till withdrawal HUF 990 / month | HUF 9,410 / month Campaign: HUF 7,735 till withdrawal HUF 990 / month |

III. Services

3. Electra – electronic banking service (Corporate electronic channel) – effective date: 12 Sept, 2019

Electra is an electronic channel protected by a group ID, a short name and a password. K&H Electra24 is a mobilphone application-based electronic banking service.

I. The service is available for use with:

- K&H corporate HUF and FX bank accounts
- K&H Electra24 Mobilphone application-based electronic banking service is available for clients with webElectra electronic banking service contract and users with ViCA (Virtual Chipcard Application) identification.

II. Basic service:

- HUF payments from HUF accounts (~~HCT standard from July 1, 2012~~)
- HUF and FX payments from FX accounts
- VIBER transfers from HUF accounts
- Submitting domestic collection orders
- Fixing and early withdrawal of term deposits
- Daily bank account statement and exchange rate inquiries
- Current account balance and executed daily transactions query
- Banking information (actual interest rates, bank conditions)
- Standing orders
- Limit modification for corporate debit cards

III. Supplementary services:

- Direct debit
- Direct credit
- Posting the details of postal payment vouchers / postal cash payment orders (postal notification OC31, OC32)

IV. Availability of the service:

Via ~~a telephone line or~~ Internet communication, following the downloading of the installation kit from the Bank's web page and installation or use of web Electra from browser or installation of K&H Electra24 mobilphone application-based electronic banking service.

V. Parameters of the equipment required for using the service:

- | | |
|------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Recommended minimum configuration: | <ul style="list-style-type: none"> • Minimum configuration as recommended in the case of the systems listed under operating systems • External or internal modem operating with a Hayes compatible serial port • Telephone line (can also be an extension), ISDN line • ADSL, broadband Internet connection • Printer (optional) |
| Operating systems: | Windows Vista, Windows 7, Windows 8, Windows 10 |

Operating systems in case of web Electra access:

- in Windows operating system: **Google Chrome**, Internet Explorer and Mozilla Firefox versions browsers supported by the developer

Operating systems in case of K&H Electra24 mobilphone application-based electronic banking service

- iOS (min. 7.0) and Android (min. 4.0) OS device with internet access

ViCA (Virtual Chipcard application) application and K&H Electra24 mobilphone application-based electronic banking service installation:

- Android operating system: Google Play
- iOS operating system: App Store

VI. Authentication devices:

Electra service can be used with USB token or with ViCA (Virtual Chipcard Application) authentication. In case of installed Electra client program order packages can be signed with either USB token or ViCA authentication, whereas in case of web Electra access order packages can be signed with ViCA authentication only.

VII. Available services¹:

1. Accounts and transactions

- Account information
 - Account balance
 - Daily executed transactions
 - Account history
 - Account statements
 - Notification letters
 - Current news
 - Standing order queries
 - Transaction search
- Payment orders
 - Input of new payment orders²
 - Modification
- Term deposits
 - Fixing of new term deposits
 - Early withdrawal
 - Withdrawal

2. Bankcards

- Limit modification

3. Card activation

4. Exchange rate information

5 Handling of master data

- Handling of templates
- Partner data management
- Verification table

6. Managing orders

- Sign packages
- Submit packages
- Deleting package signatures
- Deleting packages

7. Settings

- Language

VIII. Available services with K&H Electra24 mobilphone application-based electronic banking service:

1. Accounts and transactions

- Account information
 - Account balance
 - Account history
 - Transaction search

2. Managing orders

- Sign packages³
- Submit package³s
- Deleting package signatures³

3. Settings

- Language

A detailed description of how to use the functions is contained in the Users' Manual.

² Types of payment orders accepted by the Bank: internal transfers initiated from a HUF or FX account, intra-bank and inter-bank transfers; prompt / forward date transfers; standing – fixed amount transfers (monthly, quarterly, semi-annual, annual)

³ K&H Electra24 mobilphone application sends error message when the user perform unsuccessful banking service with electronic identification.

Budapest, July 24, 2019

K&H Bank Zrt.