



“announcement
on the bank accounts, deposits, and cash transactions, of
PRIVATE INDIVIDUAL CUSTOMERS”

amendment

Publishing date: 24 FEBRUARY, 2022

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 on the bank accounts, deposits, cash transactions, bank cards and investments of PRIVATE INDIVIDUAL CUSTOMERS” (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 discontinues the K&H multibank service available via K&H mobilbank from 25.04.2022”**

Effective date: 25 APRIL, 2022

Provision(s) to be amended:

3.4 K&H mobilbank service

The service extends to:

<i>K&H mobilbank</i>
<ul style="list-style-type: none"> K&H retail HUF and FX bank accounts and all bankcards available therewith K&H Seasons Savings Accounts K&H planner savings account K&H securities and client account K&H credit cards K&H youngster bank accounts (above 14 years of age) and all bankcards available therewith K&H youngster savings deposit accounts (above 14 years of age)

About the service:

<i>K&H mobilbank</i>
<ul style="list-style-type: none"> • The service is available with K&H e-bank access no further request is needed. • The service can be accessed by using the most recent version of the mobilbank application available in App Store and Google Play. • 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.

Installation and activation of the service:

<i>K&H mobilbank</i>
<ul style="list-style-type: none"> • Download and install the application from the App Store or the Google Play digital distribution platform. • Activate the service by entering your username and password, or your K&H eID and ePIN code in the app downloaded and installed on your mobile phone, or via your ebank account, under ‘settings/login/mobil-token management’.

Parameters of the device required for using the service:

operating systems:	iPhone 5S and subsequent iPhone devices with iOS 11 or higher; Android smartphones with Android 5 version or higher
--------------------	--


Parameters of the device required for fingerprint authentication:

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

Device parameters required for the Google Pay functions in K&H mobilbank:

- operating system of the mobile phone: minimum Android 5.
- other functionalities required: support for NFC (Near Field Communication)

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

Available services:

Public functions	Authenticated functions
<ul style="list-style-type: none"> • branch and ATM search • contact • settings • customer feedback 	account information <ul style="list-style-type: none"> • accounts • account history • account settings: account naming / account identifiers, reporting, cancellation and annual verification of a secondary account identifier for instant HUF transfers • change to a new account package • add a new external account
	transaction <ul style="list-style-type: none"> • domestic HUF payment orders without conversion, instant HUF transfer orders¹ • postal cheque payment¹ and postal cash payment order (white/yellow postal payment order) • foreign currency transfer between own accounts • manage standing orders • buy orders of regular investment units • mobile balance top-up • manage financial and administrative transactions • manage partners • authorize online transactions
	cards

Public functions	Authenticated functions
	<ul style="list-style-type: none"> • bankcard and credit card information • card activation • card cancellation and replacement • suspend cards and release card suspension • 3D Secure code service modification • online PIN delivery • set a phone number for confirmation text messages • card limit modification • credit card repayment • digitization of physical bank card in Google Pay or iOS mobile device, or other electronic mobile wallet ² • payment with a digital bank card on physical POS terminals using a mobile phone: Application version 2.16.2 is required for using this function. • selection of the default bankcard (for fast payment) • cancellation of digital bankcard
	<p>loans</p> <ul style="list-style-type: none"> • cash loan request (only available in Hungarian language) • loan overview
	<p>savings, investments</p> <ul style="list-style-type: none"> • savings overview • investments overview • regular buy orders of the following products: K&H „regular” válogatott defensive investment unit K&H „regular” válogatott dynamic investment unit K&H „regular” sustainable development dynamic balanced investment unit
	<p>insurance</p> <ul style="list-style-type: none"> • take out 'K&H biztostárs' travel insurance, K&H home insurance, K&H motor third party liability insurance (only available in Hungarian language)
	<p>K&H+</p> <ul style="list-style-type: none"> • buy tickets/season tickets for local transport • view active loans
	<p>contact</p> <ul style="list-style-type: none"> • K&H quick call: you can contact us through an authenticated channel via quick call. The use of this function generates data usages. Available from 2.8.0 version. • branch and ATM finder • contact
	<p>settings</p> <ul style="list-style-type: none"> • general settings: activate the app, delete token, view demo operation, evaluate the app, view new functions, change language • favourites • application information
	<p>messages with the mailbox function you can read or send messages directly from the mobilbank</p>

¹ In K&H mobilbank, transfer orders can be given in a maximum amount of 10.000.000 HUF.

² This function is only available when connected to the Internet.

Budapest, 24 February, 2022.

K&H Bank Zrt.