K&H Bank Zrt.

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Banking services at the push of a button

Dear Sir or Madam,

Our Corporate Customer Service is continuously striving to improve the quality of services provided for our

We combine client identification and personal relationship management to offer a secure, fast and accurate service that meets your needs in every respect.

You can find your personal identification code (hereinafter: ePIN code) in the envelope attached to this letter.

To active the identification code please complete the attached Statement and return it to the above mailing address / fax number, or by e-mail as a scanned document.

The information below is designed to help you in using our services and your ePIN code.

The following services can only be used after successful identification with your ePIN code:

- information on account activity
- account balance
- information on orders submitted electronically or on paper
- instructions to cancel orders submitted electronically
- information on bankcard transactions
- changing your ePIN code
- issuing certificates
- reprinting bank account statements
- restoring authorizations required for using Electra

Pursuant to the provisions of General Contract Terms for banking services with electronic identification, an authorized representative can also use the following services after successful identification with the ePIN code:

- changing the daily purchase and cash withdrawal limits set for debit and credit cards
- replacing bankcards and re-ordering the related PIN code
- notifying the bank in advance of large cash withdrawals

Please have your 8-digit K&H e-ID and 6-digit ePIN code ready before calling the K&H Corporate Customer Service.

member of the KBC group



To use our services, please call the **phone number shown on the completed annex to your agreement**, then select the desired service from a **menu system**:

- For client identification, please select 1.
- Then enter your 8-digit K&H e-ID, followed by your 6-digit ePIN code.
- If client identification is successful, you can choose from several menu items.
- If you wish to obtain general information only e.g. branch opening hours, exchange rates, etc. your ePIN code will not be required.

Please find below a brief overview on how to access the most frequently requested information.

The numbers shown in front of each menu item indicate the buttons required to access the desired information and the order they should be pressed in.

Accessing information on account activity:

- 0 Daily banking support
- 1 Transactional information

Questions regarding our electronic banking systems:

- 3 Electra token and vica password support
- 4 Electronic channel support

Menu items related to your ePIN code:

• 2 Changing your ePIN code

Please use our services and help our efforts with your comments.

K&H Bank Corporate Customer Service