

IMPORTANT INFORMATION FOR CARDHOLDERS!

Dear Client!

Please be informed, that **our Bank will began the issuance of a new, safer, technically advanced VISA chip debit card** and the bank will withdraw the current VISA (non-chip) cards **in November 2013**. The issuance of the VISA chip debit cards – particularly in the safety of our customers – in expedited procedure, independently from the currently cards expiry date will be carried out **till 31 December 2013**, in which we ask for your kind assistance.

Our customers can pick-up the new VISA chip debit cards personally in their account managing branches **from 18th November**. At the time of taking-over new contract signing is required. If you are a supplementary card holder, or you do not have authorization on the related account, please visit your account managing branch together with the account holder. We kindly ask you for informing the Bank – via phone, letter or NetBank Free format letter – in case you do not apply the new VISA chip card. The new General terms for VISA chip debit cards and the List of conditions are available on our website. (<http://www.kdbbank.eu/>).

Please be informed that due to **the termination of the current (non-chip) bankcards usage possibility from 1 January 2014** – our customers can use only the newly issued VISA chip bankcards afterwards – the Bank terminate the current Bankcard contract(s) with two month notice period based on the point XI of actual General Terms of Bankcard Business.

Please, be informed that **the bankcards of those clients on whose payment account there was no bankcard transaction related settlement in the past 180 days, the bankcard replacement is not automatic**. In case You would like to have a new chipcard, please, visit Your managing branch to submit the application.

To avoid any bankcard usage problems please take over your new VISA chip card(s) before 31 December 2013.

We look forward to welcoming you in the KDB Europe Ltd. VISA chip card holders.

If you have any question regarding the above, please call our Call Centre on working days between 7 a.m. and 8 p.m. on the (06) 40/532 -532 phone number (from abroad +36 1 473 4440) or contact with your bank by personally in one of our branches.

Respect,

KDB Bank Europe Ltd.