

Dear Customers,

Please be aware that a new form of fraud has recently appeared: when purchasing attractively priced products and services with a bankcard on foreign online websites, customers unwittingly give their consent to a hidden subscription (e.g. when accepting the terms and conditions of the service on that website platform). Fraudulent online merchants offering these are then able to deduct recurring subscription charges, against the customer's original intention.

It is important to take extra care when shopping online, especially when buying from foreign, unfamiliar online merchants.

In these online marketplaces, merchants and service providers hide in the customer information on the website that customers agree to a recurring membership subscription, which may not be linked to the product at all, when they make a purchase.

After (several weeks) of online purchases with bankcards and usage of strong customer authentication, customers (you) may find that they are regularly debited with thousands or ten thousand forints per week.

If you notice any such transactions, please contact our customer service immediately on +36 1 473 4440. Recurring debits authorised by an initial purchase with strong customer authentication may continue to be processed in the future without any obstacles, unless you notify us.

However, non-payment does not necessarily automatically stop this fraudulent activity: in some cases, charges may continue until customers cancel the subscription.

Therefore, we ask you to regularly review your bankcard and bank account transactions, as well as your Security SMS messages by bankcard.

Please be further informed that our bank may initiate a chargeback procedure under the actual bankcard regulations in order to reclaim and refund transactions made at the merchant.

To initiate the chargeback procedure, please first contact the merchant (either through your account with the merchant, where you can log in with the login details sent to your email address) and cancel the product/service that you ordered and submit your chargeback request as described on the merchant's website.

If you are unsuccessful in obtaining a full refund, please send a screenshot of all communications with the merchant, (email messages, chat, SMS and other documents generated during the contact), to our bank at [info@kdbbank.eu](mailto:info@kdbbank.eu) or via KDB NetBank / KDB PC Kontakt (Electra) with a free-format letter as an attachment.

**On our website you will find more detailed advice on how to use your bankcard safely:**

[https://www.kdbbank.eu/docs/Biztonsagi\\_tanacsok\\_a\\_bankkartya\\_hasznalathoz\\_Final.pdf](https://www.kdbbank.eu/docs/Biztonsagi_tanacsok_a_bankkartya_hasznalathoz_Final.pdf)

**Protect yourself against cyber fraud by visiting the KiberPajzs website!  
(kiberpajzs.hu)**



**KiberPajzs**  
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