



Business Regulation
regarding electronic and phone banking services

Effective from March 17, 2014

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1. Introductory Provisions

1.1 General Provisions

1.1.1 KDB Bank Europe Ltd. (headquarter: 1054 Budapest, Bajcsy-Zsilinszky út 42-46.; reg.no.: 01-10-041313) – hereinafter referred to as the Bank – has been licensed to manage retail payment and current accounts, to provide payment services and to collect deposits, based on the resolution of the Hungarian Financial Supervisory Authority, number 962/1997/F, issued on November 26th, 1987.

1.1.2 Present Business Regulation – henceforth: Business Regulation - shall first of all govern in respect of all issues which are not regulated in the contract between the Bank and the Client, in the absence of ruling the Business Regulation on payment accounts, payment services and deposits, the General Terms and Conditions and in unregulated cases the regulations regarding payment services and other regulations on banking operation, services and deals is authoritative.

If the General Terms and Conditions and present Business Regulation regulate the same issue in different ways, the provisions of Business regulation shall govern.

The Business Regulation is public; the Bank publishes it in the open area and home page (www.kdb.hu) of the Bank.

The Bank - at the client's request - makes available the Business Regulation and List of Conditions on paper or on another durable medium for free of charge prior and after contracting as well.

Unless otherwise agreed, Hungarian or English language shall be used during the communication of the parties, including contracting and providing the services

1.2 Types of services

1.2.1 Phone banking service provided by the Bank according to point 2: KDB Kontakt, KDB Mobil Kontakt.

1.2.2 Electronic banking service provided by the Bank according to point 3 and 4: KDB PC Kontakt (Midi and Max versions) and KDB NetBank service.

1.3 Definitions

1.3.1 **Unique Identifier** is an alphanumeric character chain defined by the Bank and provided for the Client or defined by the Client. The identification by the unique identifier(s) in electronic channels or by phone is a stipulation of the electronic services availability.

1.3.2 **Electronic identification:** identification made prior to access to phone or electronic services during which the Bank checks unique identifier(s) provided by the Client via electronic channel or by phone.

1.3.3 **The User** means the natural person with disposal right on the subject payment account authorized by the Client in the contract on electronic banking services. Regarding one contract a Client can authorize more Users. Contracting party and User can be the same person.

1.3.4 **Payment account:** account opened by the Bank – based on a bank account contract according to section 529 of Ptk. or based on a payment account contract according to section 6:394 of PTK. - for the account holder for handling his financial transactions, which – independently from the name and currency of it – serves for the registration, management of claims and debts of the account holder and for the execution of the payment transactions and to the debit or credit of which any kind of payment method can be applied in the absence of a stipulation to the contrary.

In case any business regulation, contract or other documents by the Bank mentions bank account it shall be considered as payment account within the legal relationship between the Bank and the Client.

1.3.5 **List of Conditions** contains the hereby unregulated contractual terms of payment and related services by the Bank especially the order of submission and execution deadlines, all charges and fees payable which forms an inseparable part of the contract concluded with the Client.

1.3.6 **The Account-holder** a natural person or a corporate entity as well as other legal entity which has a payment account with the Bank.

1.3.7 **The Client** the account-holder employing a phone or electronic banking service of the Bank or an authorized person with disposal right on the subject account (representative, authorized person).

1.4 Application of services

1.4.1 Phone and electronic banking services can be applied by the Client by the defined conditions of related Condition List. In case of Retail payment account full service of KDB Kontakt can be applied for both make orders and for inquiry. In case of corporate current account it can be exclusively used for inquiry

and submission of identified fax messages. KDB Netbank service can be used by both retail and corporate clientele, KDB PC Kontakt service only by corporate clients for make orders and inquiry as well.

- 1.4.2 Authorized person/User are allowed to apply for electronic services connected to only those accounts on which Authorized person/User' access is approved by the Client on the related effective Signature Card. User login to services determined herein present General Terms and Conditions is allowed only after the fulfilment of this liability by the Client and with disposal right limit marked on User's Data Sheet. The Bank excludes the responsibility on damages rising from the difference between the content of Signature Card and User login due to the Client.
- 1.4.3 A Client can modify the applied scope of services anytime by filling in and signing the related form in compliance with the terms determined in related Condition List.
- 1.4.4 Phone banking service is provided by the Bank in Hungarian language exclusively.
The Bank disposes the access to present services within 5 days from the approval (modification) of the application.

1.5 Fee payment

- 1.5.1 Fee of services is included in Condition List.

1.6 Responsibility

- 1.6.1 The Client is obligated to possess and to use his/her unique identifier defined in point 2.1., 3.1. and 4.1. safe without letting any unauthorized person to use or know it. The Client/User is not allowed to write his/her secret code, password or any other unique identifier needed for phone or electronic banking service in a way which can make them available for unauthorized persons. The Client shall bear all the losses relating to uses of unique identifiers by unauthorized persons.
- 1.6.2 The unique identifier(s) of the Client or his/her Authorized person is equal to his/her specimen signature with the Bank. The Bank unconditionally considers the order made by using the valid and correct unique identifier(s) as given by the Client or his/her Authorized person. The Client shall take responsibility for all damages arisen from the orders given after the valid and correct quoting of unique identifier(s).
- 1.6.3 The Client is obligated to show generally accepted attitude in the given circumstances thus especially obligated to notify the Bank without undue delay in writing or by phone on 06 40 532 532 No. or from abroad on (+36) 1 374-9990 No. in case it is noticed that
- Unique identifier(s) necessary to use phone and electronic banking services were got out of his/her possession, or
 - Acknowledged by an unauthorized third party, or
 - Transactions were initiated without authorization by phone and electronic banking service.
- 1.6.4 The Bank shall refund to the payer immediately the amount of the unauthorized payment transaction and, where applicable, restores the debited payment account to the state in which it would have been had the unauthorized payment transaction not taken place. All damages arising from the lost, stolen or misappropriated use of codes needed to use phone and electronic banking services before notification defined in point 1.6.4. shall be born by the Client up to a maximum of HUF 45,000. Losses relating to the same reasons over the above amount or occurred after notification shall be born by the Bank.
The Client shall bear all the losses relating to any unauthorized payment transactions if the Bank proves that he incurred them by acting fraudulently or by failing to fulfil one or more of his obligations in points 1.6.1. and 1.6.4..
- 1.6.5 The provisions of point 1.6.5. shall not be applied to the Client in case he is not a consumer or micro enterprise.
- 1.6.6 The Client shall bear all the losses relating to intent or negligent acting of Authorized person/User in a same way as he would have done it.

1.7 Contract modification

- 1.7.1 The Bank has the right for unilateral modification or completion of present Business Regulation if a new service is to be introduced the conditions of which differ from the general terms and conditions or has the right to terminate its services for business reasons.
The Bank has the right to change terms and conditions occasionally in case it is justified by the change in regulations, interbank interest rates, central bank's prime rate, changes in yield of treasury-bonds and bills, measure of inflation, consumer price index, funding cost of the Bank, unfavorable

change of client's risk factors, increment of the country risk due to political and economic change, legal regulations on prudent and balanced operation of the financial institutions or other directives.

- 1.7.2 The Bank shall inform the consumers and micro enterprises about unfavourable unilateral amendment no later than two months before its proposed date of application on paper or on other durable medium. Two months deadline expires on the date which number is the same as the starting date in the given month or in case that number is missing then the last day of the month.
- 1.7.3 The Bank shall inform the non-consumer or non-micro enterprise clients about the unfavourable unilateral amendments by announcements published in open business area and on homepage. The modification will enter into force on the fifteenth day from the publishing.
- 1.7.4 The Bank makes changes public one day prior to coming into force in case the amendment is not unfavourable for the clients.
- 1.7.5 The amendments apply to the contracts effective on the date of validation as well. If the account holder does not accept them, he has the right to terminate the contract immediately before the proposed date of their entry into force without charges. Otherwise the account holder is to be deemed to have accepted these changes.

1.8 Contract termination

The contract on the phone and electronic banking services (henceforth: the Contract) shall terminate in case

- (a) The Bank and the Client terminates the Contract with a mutual agreement for a certain day;
- (b) The Bank terminates the Contract with a two-month's notice or the Client terminates the Contract with immediate effect in writing to the counter party without reasons as a general notice;
- (c) The Client violates the undertaken liabilities so the Bank terminates the Contract with immediate effect;
- (d) All of the Client's payment accounts are closed with the Bank with any reason, the Contract terminates with an immediate effect of the closing;
- (e) The Bank or the Client ceased without legal successor or the natural person Client dies. (As laid down in point 2.4. of chapter II. in Business Regulation on payment accounts, payment services and deposits);

The Bank ceases the availability of phone or electronic banking services from the time of contract termination. The Bank has the right to reject the orders which cannot be fulfilled till the time of contract termination.

1.9 Complaint management

- 1.9.1 In case the Client raise a complaint against the fulfilment of a given order made by phone or electronic banking services he/she obliged to present this complaint immediately but at last within 10 (ten) days after detection of the error on working days via KDB Kontakt or in person in any of the branches during open hours. Notice can be made in writing either by homepage of the Bank (www.kdb.hu) by post or by e-mail (e-mail address: panasz@kdb.hu).
- 1.9.2 Complaint notice shall include the identification data of the complaining person, the Client's name, description, place and exact time of the event based of the complaint. The Bank can leave the complaint out of consideration or refuse in case the Client or complaining person is not possible to identify from the notice or the circumstances of the complaint shows that it has no real basis.
- 1.9.3 The Bank examines the claim and let the Client know its result within 15 (fifteen) days of proven notification. In case of bankcard related complaints the period of answer can be prolonged because of answering deadline (45 days) of the bankcard company.

2. KDB Kontakt and Mobil Kontakt service

2.1 Definitions

- 2.1.1 **KDB Kontakt service:** it is a service package – with content is included in Manual attached to the contract - which automatic services are available in 24 hours a day. Help of Operators may be used from 8 a.m. to 8 p.m. on banking days.

- 2.1.2 **Identification number:** nine-digit identification number containing seven-digit number given by the Bank and two other digits to identify the Client and all authorized persons.
- 2.1.3 **Secret code:** Six-digit Secret Code sent in a SMS or handed over in a sealed, numbered envelope by the Bank to the Client. The Secret Code is generated after the ID No. is given to identify the authorisation of the person using KDB Kontakt services. The system asks for 3 digits of the Secret code chosen accidentally in every case. The Secret code sent or handed from 1st October 2011 is to be valid for 60 days. The Client is obliged to modify it at first identified calling. The Secret code given by the Client is valid for two years. (In case of Secret code taken over before 1st October 2011 is valid for two years counting from handing over or modification.) Secret code can be modified any time, but after its maturity, the Secret Code cannot be used. New Secret code can be applied for at any of the branches.
- 2.1.4 **Password:** A max 8-digit code that consists of letters and/or numbers and is given by the client for identification. It is only appropriate for inquiry.
- 2.1.5 **Limit:** Maximum amount of transactions for one day debited to a given account by applying KDB Kontakt. It can be defined by the Client in compliance with the limit defined by the Bank.
- 2.1.6 **KDB Mobil Kontakt:** SMS sending service about the transactions regarding the accounts is available in 24 hours a day.
- 2.1.7 **KDB Mobil Kontakt Limit:** The minimum credited or debited amount above which the Bank send an SMS.

2.2 Application of KDB Kontakt and Mobil Kontakt services

2.2.1 Application of KDB Kontakt service

- 2.2.1.1 The KDB Kontakt service can be applied in person by the Client in any of the branches. The printed form signed by the Client is qualified as contract. The contract enters into force by the signature of the Bank.
- 2.2.1.2 Via KDB Kontakt the Client can only apply for banking services by quoting precisely his/her Identification Number and Secret code in a way defined by the Bank.
- 2.2.1.3 The Client may stop the Secret code at any time.
- 2.2.1.4 In case the Client loose the Secret code or afraid of that unauthorized third parties get acknowledge of it the Client shall obliged to stop it at once with the Bank by giving a reason.
- 2.2.1.5 The Bank shall not accept orders on basis of invalid or stopped Secret code.
- 2.2.1.6 New secret code application can be made in person in any of the branches.
- 2.2.1.7 The Bank refuses the fulfilment of the given order if it detects any mistakes when the Secret Code is given. If the Secret Code is given three times incorrectly (without time limit) the Bank will temporarily suspend the Service for 24 hours. If the Secret code is given incorrectly after the temporary suspension, the Bank will block the service till the Account Holder personal request to re-activate it in a branch office (applying for a new Secret Code).

2.2.2 Application of KDB Mobil Kontakt service

- 2.2.2.1 The KDB Mobil Kontakt service can be applied in person by the Client in any of the branches or via identified electronic channel; KDB Kontakt or KDB NetBank service.
Establishment of the contract:
The printed form signed by the Client or
recorded declaration in case of application via KDB Kontakt service
declaration via electronic channel in case of application via KDB NetBank service
is qualified as bid for contracting.
The contract will enter into force when the Bank sign the printed form signed by the Client and the Bank accept the declaration of the Client recorded or sent via KDB NetBank.
The contract concluded via KDB Kontakt or KDB NetBank services is qualified as written contract, which is registered and made available by the Bank.
The contract enters into force with the signature of the form or the acceptance of recorded declaration by the Bank.
- 2.2.2.2 The Client may stop the KDB Mobil Kontakt service at any time.
- 2.2.2.3 In case the Client loose his/her mobile phone or afraid of that unauthorized third parties get acknowledge of asked information the Client shall obliged to stop it at once with the Bank by giving a reason.

2.2.2.4 The Client can apply for the service type changing, modification of mobile phone number to which SMS messages will be sent, expansion the service onto another payment account or modification of limit in person in any of the branches by filling in and signing related form or via KDB Kontakt or KDB NetBank service.

2.3 Fulfilment – KDB Kontakt

2.3.1 The KDB Kontakt service is available and applicable on phone number 06 (40) 532 532 and (+36 1) 473 4440 abroad.

2.3.2 Authorization of payment transaction: The Bank accepts the orders in case those meet the same content requirement as paper-based orders. An order shall be considered as accepted in case the Bank repeats the order to the Client with the same content given by the Client and it is confirmed by the Client unambiguously.

2.3.3 The Bank reserves the right to reject the order in case of communicational problems.

2.3.4 The Bank records the phone call during the fulfilment of KDB Kontakt service which is accepted by both parties as full probative value.

2.3.5 The Bank shall handle and preserve the voice records in accordance with the regulations on personal data security.

2.4 Fulfilment – KDB Mobil Kontakt

2.4.1 The Bank shall undertake to send messages with data content in accordance with service type chosen by the Client to phone number in the Contract immediately after fulfilment of payment transactions.

2.4.2 The Bank reserves the right to refuse the fulfilment of the order without giving a reason.

2.5 Responsibility

2.5.1 The Bank does not take any responsibility for the technological background and safety of telecommunication services.

2.5.2 If any technical problem occurs (cut-off, malfunction) during giving orders through KDB Kontakt, the Account Holder must repeat and confirm the order. In case the lack of it the Bank will not fulfil the order.

2.5.3 The Bank does not take any responsibility for the delay or wrong fulfilment of the SMS message sending or receiving if it occurs not due to the Bank but to the fault of telecommunication service provider.

3. KDB PC Kontakt service (Midi and Max versions)

3.1 Definitions

3.1.2 **KDB PC Kontakt Midi:** a service available by the Client with the assistance of the software – with less functionality as Max- placed at the disposal of the Client which makes possible a modem or internet-based on-line connection between the Bank and the Client or its Authorized person(s) furthermore the Client's or its Authorized person's joint approval of the electronic orders via that connection.

3.1.3 **KDB PC Kontakt Max:** a service available by the Client with the assistance of the software – with full functionality - placed at the disposal of the Client which makes possible a modem or internet-based on-line connection between the Bank and the Client or its Authorized person(s) furthermore the Client's or its Authorized person's joint approval of the electronic orders via that connection.

3.1.4 **Login password:** During the first login the Users are obligated to change the login password presented by the Bank to an alphanumeric character chain of minimum 7 maximum 12 characters long, which cannot contain accentuated letter, space or punctuations.

3.1.5 **Signature password is** an alphanumeric character chain defined by the Users of minimum 6 maximum 12 characters long, which cannot contain accentuated letter, space or punctuations.

3.2 Application of KDB PC Kontakt service

3.2.1 The KDB PC Kontakt service can be applied in person by the Client in any of the branches. The printed form signed by the Client is qualified as contract. The contract enters into force by the signature of the Bank.

- 3.2.2 The Bank ensures via direct (on-line) electronic system the disposal right over the payment account for the Client's possessing corporate or retail payment account or his/her Authorized person on a given account included in the Signature card.
- 3.2.3 By the mediation of the system the Bank ensures by electronic data change and process the Client to know data related to payment account turnover and to give directly orders in electronic forms in accordance with the terms of Condition list and Data sheet.
- 3.2.4 For the system availability the Bank gives the Client an Identification number and Secret code (which is a Login password for first entry) or other identification tool (henceforth together: identification tool) defined in the Contract. In case of disuse of above mentioned codes or tools the electronic banking services are not available.
- 3.2.5 Authorization of payment transaction: The Bank accepts the orders in case those meet the same content requirement as paper-based orders. The client authorizes the payment orders in the system by giving the signature password and sends them to the Bank. The Bank considers the given orders by identification codes as orders given by the Client in all cases.
- 3.2.6 The Client's liability to keep the identification codes in safety way and prevent the access by unauthorized persons.

3.3 Fulfilment

- 3.3.1 The Clients shall build up and ensures the continuous operation of the client-side hardware configuration necessary to operate the system in accordance with minimum system requirement set up by the Bank.
- 3.3.2 The Bank disposes a virus free and copyrighted software package -detailed on the Data sheet- to the Client included modified versions as well (henceforth: software package). The Bank disposes the software package without property right release.
- 3.3.3 Installation CD for Midi and Max versions shall be hand over the Client on an agreed date. The Bank undertakes the installation of the Max version and in case of Midi version the Bank undertakes the installation for the commission defined in related Condition List.
- 3.3.4 After installation the Client shall bear the responsibility for averting the rising damages or errors in hardware or software environment.

3.4 The Client's liability

- 3.4.1 The Client is liable to put in practice the disposed software modifications in a time period defined by the Bank.
- 3.4.2 The Client is liable for using the software according to rules.
- 3.4.3 The Client shall take care that only the Authorized persons handle the software.
- 3.4.4 The Client is liable for preserving the software as virus free and legal. The Client must not make a modification or preparation regarding the software and must not let it for any third party as well.
- 3.4.5 The Client is liable for handling the disposed software's data as trade secret without time limitation even after contract termination. It is not allowed to give or make available the software or its Manual to any third party. In case the Client becomes aware of this he/she is liable for prohibition.
- 3.4.6 In case identification tools disappears or get in possess of an unauthorized person the Client shall immediately notify the Bank after awareness. The Bank forbids the usage of the system at once regarding the Client's accounts. The Bank will make the usage of software again possible within 2 (two) days of notice by a new identification tools disposal.
- 3.4.7 The Client is liable to notify the Bank immediately about the malfunction, failure of the hardware or the software. The Client shall bears all damages stemming from the default or omission of it.

3.5 Responsibility

- 3.5.1 The Bank will not take any responsibility for the errors or damages of software and hardware applied by the Client in order to access the service.

4. KDB NetBank service

4.1 Definitions

- 4.1.1 **KDB NetBank servise** is an electronic banking service available – via identified electronic channel - from the Bank's homepage and serves for submission of payment orders or deposit fixing (conclusion of term deposit contract) or inquiries (e.g. account-, deposit-, rate information) and other communication initiated via internet.

- 4.1.2 **Limit:** Maximum amount of transactions for one day debited to a given account by applying KDB NetBank service. It can be defined by the Client in compliance with the limit defined by the Bank.
- 4.1.3 **Group name:** A max 12-digit code that consists of letters and/or numbers and is given by the client for identification of the Client when login KDB NetBank.
- 4.1.4 **User name:** A max 12-digit code that consists of letters and/or numbers and is given by the client for identification of the User when login KDB NetBank.
- 4.1.5 **Login password:** The Users receives their first login password in an SMS message which must be modified during the first login to an alphanumeric character chain of minimum 6 maximum 12 characters long, which cannot contain accentuated letter, space or punctuations. The Bank excludes liability for all damages arising from unmodification.
- 4.1.6 **SMS signature password is** the Bank's security increasing service which can be applied for usage of KDB NetBank. Within the service the Bank sends an accidental sequence number to the mobile phone defined by the User which must be given at first login and at approval an initiated active transaction. The sequence number can be used only for the approval of the given transaction within validation time included in related Announcement. SMS signature code is valid for 5 (five) minutes from sending of the message for the subject order.

4.2 Application of KDB NetBank service

- 4.2.1 The KDB NetBank service can be applied in person by the Client in any of the branches. The printed form signed by the Client is qualified as contract. The contract enters into force by the signature of the Bank.
- 4.2.2 For those clients who have KDB corporate current account or private payment account and for their permanent authorized people - who are registered on the available signature card and connected to the appointed account(s) - , based on the client writing application the Bank ensures the disposal right of the client over its accounts via internet.
- 4.2.3 With the system's intervention, the Bank ensures by electronic data processing and data change – with the defined conditions in the Condition List and in the Application Form – checking of the payment account turnover and transferring orders in an electronic format to the Bank.
- 4.2.4 Clients can use the KDB NetBank service by entering their "Group name", their personal "User name" and their personal security "Login password".
- 4.2.5 The Bank considers the given orders by Group name and User name as orders given by the Client in all cases.
- 4.2.6 Clients are liable to keep their Group and User name in safe and prevent the access by unauthorized persons.
- 4.2.7 Clients can set daily transaction limits for its accounts according to the defined limits in the List of Conditions.

4.3 Fulfilment

- 4.3.1 The Clients shall build up and ensures the continuous operation of the client-side hardware configuration necessary to operate KDB NetBank for its own expense and its own responsibility.
- 4.3.2 The client is liable for its own expense and own responsibility to ensure the service of the user environment, the virus checking, and the security of the stored data, the reparation of the software and data, equipments and data connection. In case of error or being out of order of the user environment client is liable to make the required action for its own expense. The client shall bear all the damages arising from lack of it.
- 4.3.3 Authorization of payment transaction: The Bank accepts the orders in case those meet the same content requirement as paper-based orders. The client authorizes the payment orders in the system by giving the SMS password and sends them to the Bank.
- 4.3.4 The Bank undertakes to process the transactions in good order and condition sent via KDB NetBank and execute its tasks in accordance with effective related payment service resolutions. The Bank provides account information on fulfilment or unfulfilment of the orders and payment account data for the User (by inquiry).

4.4 Liability

- 4.4.1 The KDB NetBank system ensures by the assistance of built-in automatic secrecy and checking systems (electronic authentication certificate, other secret identification data) that data sent either by the Bank or the User cannot be accessed by an unauthorized third party and to make the changes done in sent

or received orders recognizable. The User is the only liable person for its security codes or misuse of them.

- 4.4.2 The bank handles each order as a separate order. Clients are liable for damages if an order handed in both electronic and paper based way. In this case the bank fulfils the orders receive in different channels in the order of receiving and follows the related regulations in processing.
- 4.4.3 The bank sends notices about the fulfilment of an electronic order or about the unfulfilled orders, about actual and archive data of the accounts via KDB NetBank which can be inquired by the User. Client is liable to check all orders, of which the bank does not ensure the notice of (un)fulfilment. The bank refuses the responsibility for the damages caused by the unfulfilled or lately fulfilled electronic orders as a result of application the present resolution.
- 4.5 Troubleshooting, maintenance, intermit and improvement of KDB NetBank
- 4.5.1 Clients can report the percept error related to KDB NetBank's usage via KDB homepage, KDB Kontakt, fax, mail or in one of our branches in business hours personally. The Bank takes care of that the emerged errors on the KDB NetBank pages will be corrected as soon as possible depending on the error's nature.
- 4.5.2 The bank is not liable to avert an error which is related to the user environment. Trouble-shooting of this sort of error is the financial responsibility of the client. In point of the error nature– till opposite verification – the client accepts the bank's standpoint.
- 4.5.3 The bank has a right to intermit the KDB NetBank service partially or fully without notice in case of maintenance, defect correction or any other operational- organizational reasons. If the intermit of the KDB NetBank is planable maintenance, correction or because of any other operational-organizational reasons the bank announces it in advance via electronic channel, using KDB NetBank. If the intermit of the KDB NetBank is not planable maintenance, correction or because of any other operational- organizational reasons the bank informs its clients without any delay via electronic channels, using KDB NetBank, except for it is not possible due to the interruption's type or if is not effective due to the intermit cancellation reason. The bank is not liable for the damage caused if the orders, sent via electronic channels, are not or default fulfilled for this disposal adaptation. If the KDB NetBank is out of order because of the above mentioned reasons, - within this period - clients are liable to hand in their orders to the Bank on the adequate paper based form. The Bank is not liable for the damage which caused by this disposal adaptation.
- 4.5.4 The Bank maintains the right to improve and modify the KDB NetBank service. The Bank informs its client time to time about the modification and improvements. The Account holder undertakes to use the KDB NetBank's updated version accordingly to the Bank's appeal and instruction. The Bank is not liable for the related damage if the client does not meet its obligations.