

**INFORMATION on KDB KONTAKT service for private clients****1. KDB Kontakt service**

KDB Kontakt is the Call Center service of KDB Bank Europe Ltd. (hereinafter: Bank) which enables access to limited information and initiation of specified transactions for private clients who signed the contract for the service. Phone numbers of KDB Kontakt: +36 1 473 4440 and +36 1 374 9990.

2. Application of the service

The service can be applied by the Bank's clients and other private persons who are not yet the clients of the Bank.

If the client is not in relationship with the Bank, the client can obtain general information about the Bank, exchange rates, deposit interest rates, conditions, campaigns, products and services of the Bank.

The Bank's clients can apply the service with password or in case of existence of „KDB Kontakt service contract”, with high-level protection phone code.

- ✓ **Password:** clients having payment accounts can give password at account opening which can consist of at most 10 letters or numbers. With the password the client can obtain specified information via KDB Kontakt administrator.
- ✓ **Phone code:** clients having payment accounts can personally apply for secret identification code at any of the branches of the Bank for using KDB Kontakt service widely. When „KDB Kontakt service contract” or „KDB NetBank and KDB Kontakt service contract”¹ is concluded, the client shall get a 9-digit (**CIN**) code and a 6-digit (**CAN**) secret identification code. CAN code can be applied after the account opening at any time.

- **CIN code:** a 9-digit code which can be found in the service contract concluded in advance with the Bank. It cannot be changed, and has no expiration.

- **CAN code:** a 6-digit secret identification code which is valid and shall be used with the CIN code. The Bank hands the code over to the client personally after the contracting, in closed envelope with serial number or sends it via SMS to client's mobile phone number indicated in the contract by the customer (SMS shall contain only the 6-digit code). The code must be activated within 2 months via KDB Kontakt, and then it must be changed immediately to an optional 6 digit code.

If the client enters the CAN code incorrectly three times in a row in KDB Kontakt automated system, it will be disallowed and the service can be used again only after 24 hours. Within 24 hours it is possible to resolve the disabled CAN code with the help of the KDB Kontakt administrator. In this case, new CAN code can be applied only personally.

The CAN code is valid for 2 years. If the CAN code is modified during the validity period, the 2-year validity period restarts after the modification. Instead of the expired CAN code, new code can be requested at any of the branches of the Bank, or via KDB NetBank, via free-form letter.

Phone number of KDB Kontakt shall be dialled in order to use the service and firstly identification is carried out with the use of the above mentioned codes.

3. KDB Kontakt administrator

The administrator of KDB Kontakt can be reached on bank working days on Monday, Tuesday, Thursday, Friday between 8:00 a.m. and 4:30 p.m., on Wednesday between 8:00 a.m. and 8:00 p.m., and if the Wednesday falls on a bank holiday, then on the first bank working day of the concerned week between 8:00 a.m. and 8:00 p.m. at the above mentioned telephone numbers by pressing the 0 button. The conversation with the administrator is recorded in every case.

Without client identification, the administrator can give only general information to the client about the location and opening hours of the branches, the products and the services, public foreign exchange rates, interest rates, conditions and it is possible to block bankcards.

With client identification (password or CIN+CAN codes), orders determined in point 4 can be requested by the client via the administrator.

4. Services and transactions available via KDB Kontakt

It is possible to request services, which are available via automatic system, via KDB Kontakt (24 hours a day). Transactions can be initiated with high-level identification via the Bank's administrator.

Services available via automatic system with the press button of the telephone:

✓ Account balance inquiry	✓ Account history: the last 10 booked items
✓ Modification of CAN code	✓ Blocking of CAN code

¹ Release of CAN code can be applied via free format letter in KDB NetBank. KDB NetBank and KDB Kontakt service contracts can be requested and concluded together.



Services available and transactions initiated via KDB Bank administrator:

A) Services available with password:

✓ Account balance inquiry	✓ Account history inquiry
✓ Information on deposits	✓ Information on existing credits and loans
✓ Statement application	✓ Certification application
✓ Information on transactions fulfilled by bankcard	✓ Information on bankcard
✓ Release of CAN code blocked to 24 hours	✓ Special exchange rate application
✓ Information about collection on payment account	✓ Complaints

B) Transactions initiated with telephone code (CIN+CAN code):

Transfers (only with prompt order):

✓ Domestic HUF transfer	✓ Internal HUF transfer
✓ Internal foreign currency transfer (with conversion as well)	✓ Transfers between own accounts in HUF or foreign currency
✓ VIBER transfer	✓ T-day conversion via own accounts
✓ Standing order: new order, modification, cancellation	
✓ Direct debit order: limit modification, cancellation and cancellation of order in queue	

Other orders, information:

✓ Deposit placement	✓ Deposit termination
✓ Set-up holds and cancellation	✓ SMS service application, modification, cancellation
✓ Bankcard application	✓ Activating and blocking of bankcard
✓ Bankcard limit modification	✓ Preliminary notice for cash withdrawal
✓ Statement application, certification application	✓ Data change notice: mailing address, telephone number modification
✓ Release of CAN code blocked to 24 hours	✓ Release of blocked NetBank password, new password application, modification of transactional limit
✓ Cancellation of Domestic HUF transfer transactions: <ul style="list-style-type: none"> ➢ Waiting (not yet booked) transactions ➢ Cancellation of booked transactions (if the item has not yet forwarded to the settlement centre) ➢ Recall of the transaction submitted via electronic channel 	
✓ Information on deposits	✓ Information on existing credits and loans
✓ Complaints	

5. Conditions

Fees of orders submitted via KDB Kontakt are the same as the charges, conditions for paper-based orders announced in the Bank's valid list of conditions „List of conditions of KDB BASIC account package for private persons“.

6. Limits

Daily maximum limits regarding orders submitted via KDB Kontakt administrator: HUF 1,000,000; EUR 3,600 and USD 5,000.

There is no daily limit in case of deposit placement, deposit termination and transfer between own accounts.

For further information or if you have any questions please do not hesitate to call KDB Kontakt or visit personally any of our branches.

Our branches:

KDB Bank Head Office: H-1054 Budapest, Bajcsy-Zsilinszky út 42-46. Phone: +36 (1) 374-9700, Fax: +36 (1) 328-5454

Kőbánya Branch Office: H-1101 Budapest, Kőbányai út 49. Phone: +36 (1) 323-3558, Fax: +36 (1) 328-5428

Opening hours: Monday - Thursday: 8.30 AM - 16.30 PM; Friday: 8.30 AM - 15.30 PM