

**K&H Bank Zrt.**

1095 Budapest, Lechner Ödön fasor 9.

phone: (06 1) 328 9000

fax: (06 1) 328 9696

www.kh.hu • [bank@kh.hu](mailto:bank@kh.hu)



**User Manual**

**for**

**K&H e-bank**

last update: 24 Sept 2020

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**Dear Client,**

Thank you for using K&H e-bank. This manual describes how to use our system.

Should you have any questions or queries regarding the various functions of K&H e-bank or the account management services offered by K&H Bank, please call K&H TeleCenter at 06 (1/20/30/70) 335 3355 where our colleagues are happy to assist you 24/7.

We hope that you will like the services provided by K&H e-bank and remain a satisfied client.

We encourage you to share your opinions and suggestions with us by email at [bank@kh.hu](mailto:bank@kh.hu).

Yours sincerely,

K&H Bank

**K&H Bank Zrt.**

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www.kh.hu • [bank@kh.hu](mailto:bank@kh.hu)**Table of contents**

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## Introduction

This manual describes how to use K&H e-bank.

### 1 definitions

#### **K&H e-bank:**

The collective name of online services provided by the Bank to its Clients and available at <https://ebank.khb.hu/>. Natural persons must use these services themselves; they do not have the right to authorise a Permanent Authorised Representative.

#### **K&H mobilbank:**

Services provided by the Bank to its Clients via smart phones and listed in the prevailing Announcements.

#### **K&H e-post:**

Online e-post service provided by the Bank to the users of its non-natural person Clients, through which they can avail themselves to the services listed in the Announcement.

#### **K&H eID:**

An eight-digit numeric code used for the unique identification of a User when using Banking Services Requiring Electronic Identification.

#### **ePIN code:**

A six-digit confidential numeric ID used in combination with the K&H eID for the unique identification of a User in the course Banking Services Requiring Electronic Identification.

#### **ePIN code for viewing:**

An e-PIN code issued to SME Clients to enable them to use the services specified in the relevant Announcement. It is not linked to a specific natural person; Clients choose to use it at their own discretion and responsibility.

#### **user name:**

An alphanumeric ID used for the unique identification of a User when using K&H e-bank, K&H e-post services.

#### **password:**

An alphanumeric ID used for the unique identification of a User when using K&H e-bank, K&H e-post services.

#### **electronic identification:**

- Identification by K&H eID: electronic identification required for the use of Banking Services Requiring Electronic Identification. Users opting for identification by SMS also need to enter their primary SMS password.
- Identification by user name: users of K&H e-bank and K&H e-post opting for identification by SMS must enter their user name, password and primary SMS password together.
- Identification by token: Users of the Electra service or both Electra and K&H e-post are provided with a Token for identification purposes, which is to be used in combination with the Token password in order to access the above service(es).

#### **mobil-token mPIN:**

An mPIN code is your unique identifier for when you log in to the mobile bank and sign orders there. The mPIN code is a sequence of 5 to 12 numbers that you choose when you activate the mobile bank app. You may change your mPIN code in the 'settings' option of the app at any time, or, if you have a suitable iPhone, you may also set a TouchID instead of an mPIN code.

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**mobil-token device:** It is a highly secure, simple-to-use and fast way to log in to the K&H e-bank and to authenticate transactions there. To use a mobile token you need the K&H mobile bank app. It is very easy to use with your smart phone, as you log in by scanning the colour code displayed on the e-bank screen and sign the transactions by scanning a QR code, after which you confirm the transaction with an mPIN code (or a TouchID if you have a suitable iPhone) in the K&H mobile bank.

**login SMS password:**

A password sent by the Bank to the Client by SMS during the login process, valid for one login session only.

**signable SMS password:**

A password sent by the Bank to the Client by SMS when a transaction initiated by the Client is about to be completed. Each password is unique and valid for one transaction only.

**single sign-on service:**

On February 16, 2018 we will launch single sign-on service so after logging in you will be able to switch between K&H web Electra, K&H e-bank and K&H e-post channels without further authentication. Due to single sign-on, after logging in to any of the aforementioned electronic channels all other electronic channels and bank account information, that are related to you, will become available.

Please bear in mind that the authentication device (token, ViCA) in your possession is for authenticating yourself, you are the only person entitled to use it. Please do not hand over your personal authentication device to anyone.

## 2 technical conditions of using K&H e-bank

The K&H e-bank service has been optimised for the following browsers:

- <Microsoft Internet Explorer 9<sup>1</sup> or later versions
- <Chrome 42 or later versions
- <Mozilla Firefox 47 or later versions, irrespective of the platform.

Please enable Java Script in your browser as the system also uses client-side scripts.

## 3 first login to K&H e-bank using identification by SMS

You must activate your K&H e-bank access before using it for the first time. If you have K&H eID and ePIN codes issued to you by K&H Bank and a signed K&H e-bank agreement in place, click on the *Enter* button on our home page, [www.kh.hu](http://www.kh.hu).

When first logging into K&H e-bank, please enter your eID and your ePIN code onto the screen which you have chosen in the bank branch. After the first successful login, you have to choose a username and a password.

To confirm the login we send you a one-time password in SMS to the phone number that had been preliminary registered in the Bank

---

<sup>1</sup> A Microsoft 2014. április 8-án megszüntette a Windows XP és az Internet Explorer 8 böngésző támogatását. Javasoljuk a cserét egy újabb, támogatott operációs rendszerre, illetve mindig a legfrissebb böngésző verzió használatát.

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The *Enter* button for K&H e-bank is in the top right hand corner of our home page.

Step 1: Click on the *Enter* button, then select *First login*. Enter your K&H eID and ePIN code provided by the Bank, then click on “login”.

Step 2: If the K&H eID and the ePIN code you entered were correct, you will receive a primary SMS password on your mobile phone registered with the Bank. Please enter this password on the login screen.

Step 3: Click on “login” to proceed to the next screen with the following four mandatory fields:

- a. user name
- b. password
- c. confirm password
- d. confirm SMS password

Each user name must be unique. If you enter a user name that already exists in the system, a message on the screen will prompt you to choose another one.

Enter the SMS password to finalise the registration process. If you enter the correct password, you will have successfully registered in e-bank. After this you can no longer use your K&H eID to login to K&H e-bank; however, it continues to exist so please keep it!

**3.1 syntactical requirements for user names**

- length: minimum 6, maximum 15 characters
- not case-sensitive
- character set:
  - numeric and alphanumeric (numbers and letters)
  - only the letters of the English alphabet can be used
  - must not contain special characters (except for underscore and full stop)
  - must not contain a space

**3.2 syntactical requirements for passwords**

- length: minimum 8, maximum 15 characters
- must contain lower case and upper case letters and at least two numbers
- must not contain 3 identical characters consecutively
- must not be the same as the K&H eID
- must not be the same as the user name

We highly recommend you to change your password in every three months. You can change the password anytime in the “settings” menu. Your new password must not be identical with your previous five passwords.

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The K&H e-bank menu system is structured as follows:

- favourites
- Items available on the **transactions** selection screen:
  - transaction
    - HUF payment
    - yellow postal cheque payment
    - FX payment
    - regular payment
  - direct debit
  - mobile top-up
  - partners
  - transaction status
    - financial
    - administrative
- Items available on the **cards, accounts** selection screen:
  - card management, modify card limit
    - view PIN, online card payment
  - credit cards
  - account data
  - account statements, notifications
- Items available on the **savings** selection screen:
  - managing deposits and savings
    - deposit list
    - goal saving
  - investments
    - balance, sale
    - buy investment units
    - standing order to purchase investment units
    - buy at stock exchange
    - buy government bonds
    - HUF payment
    - FX payment
    - investment declaration
- **loans**
- **documents**
- Items **available** on the **insurance** selection screen:
  - K&H travel insurance
  - K&H compulsory car insurance
  - K&H CASCO
  - K&H home insurance
- Items available on the **settings** selection screen:
  - personal data
    - personal data
    - default client

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- free cash-withdraw
- account settings
- activity log
- notifications
  - mobilinfo log
  - mobilinfo sms settings
  - statement order
  - earlier mobile top-ups
- login
  - password management
  - mobil-token management
  - authentication phone number management
  - device management

**K&H Bank Zrt.**

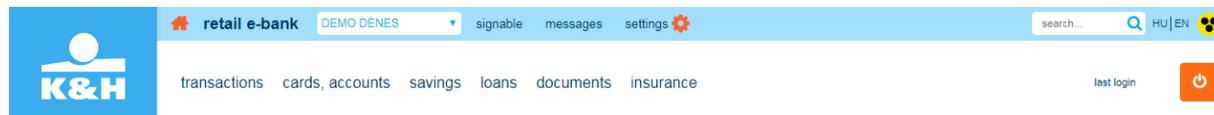
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www.kh.hu • [bank@kh.hu](mailto:bank@kh.hu)**5 functions available in the header section of K&H e-bank**

Functions available in the header section of K&amp;H e-bank



- **Client selector:** this field shows the client whose accounts you are managing. If you are authorised to manage the accounts of more than one client, click on the down arrow at the end of the field to select a client from the drop-down list. To set a default client (for example, the one whose accounts you have to deal with the most frequently), go to *Settings* and click on *Set the default client*; at your next login to the e-bank the system will automatically display the details of this client.



- **Last login:** you can check the date and time of your last successful login every time you successfully login to e-bank by clicking on *Last login* in the header section so that you can monitor your e-bank use closely.

- **K&H logo:** click on the K&H logo  or “home”  to go to the home page of K&H e-bank.

- **Signables:** the number of transactions yet to be signed by you in K&H e-bank is shown in the header. Clicking on this button will automatically take you to the *Orders to be signed* menu.



- **Messages:** Clicking on this button will take you to your e-box, from where you can send messages to K&H Bank, read its replies and view the transaction confirmation messages and other messages it has sent. The orange number on the *Messages* icon is the number of unread messages.



- **Settings:**

- **Time limit:** if you do not use the service (i.e. the browser window is inactive or no active action occurs in it) for more than five minutes, you will be automatically logged out for security reasons. Any actions with the mouse are considered “active actions” in K&H e-bank.

- **Logout:** click on this button to properly log out of the system.



- **Message bar:** you can read the latest notifications sent by the Bank here.

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**Menu:** click on an icon to choose a selection screen or **menu item**. You may not see all the menu items shown here as each User can only see the ones they are authorised to use.

[tranzakciók](#) [kártyák, számlák](#) [megtakarítások](#) [hitelek](#) [dokumentumok](#) [biztosítások](#)

### 5.1 manage e-box messages

You can view messages from and send messages to the Bank from your e-box.

Click on the  icon in the header section of e-bank to start the e-box function.

In the default setup your messages are displayed in reverse chronological order (newest to oldest). Unread messages are shown **in bold**. The list includes both incoming and outgoing messages. The direction of each message is shown in the details of the message in question.

- To view the details of a message click on the „+” arrow next to it.
- To reply to a message click on the “replay” button.
- To create a new message click on the “new message” button.



- Select a message type from the dropdown list. The message type determines the information you can enter into the message.

*Transaction* message type:

- Select the desired category from the dropdown list.
- Enter the details of the transaction in question in the various fields as required.

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## create a new message

subject

attach a file:

Nincs fájl kiválasztva

**B** **I** **U** |

**select the message category:**

transaction

account number:

date:

amount:

beneficiary/payee:

payee account number:

transaction reference number:

By checking this box I acknowledge that the verifications and order withdrawals are liable to charges.

I accept

feedback method:

mailbox  letter  phone

- Transaction verification and transaction withdrawal are both actions subject to a charge whose rate is specified in the prevailing Announcements of the Bank. You must tick the checkbox under this warning to accept it in order to be able to send the message:

By checking this box I acknowledge that the verifications and order withdrawals are liable to charges.

I accept

- Select the feedback method and enter the mailing address or phone number where the Bank can contact you in the dropdown box as appropriate.



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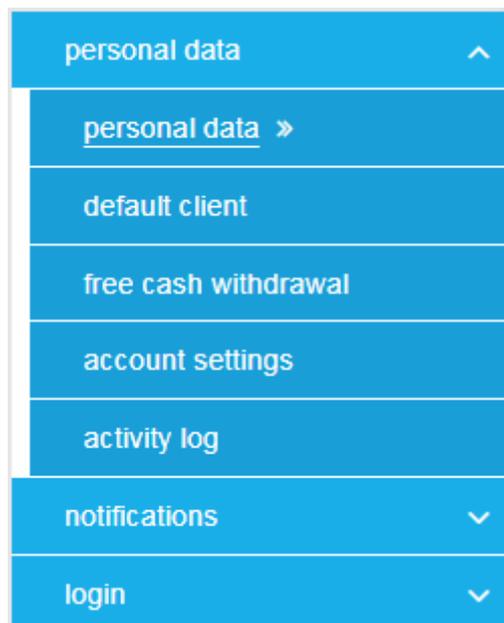
- attach link
- select font colour
- manage lists
- align text right, centre, left or justified.

Click on the “**send message.**” button to send your message to the Bank. You must sign your message; the process of signing is explained in Chapter 11.1.

Click on the „**cancel**” button to return to the start screen of K&H e-bank.

## 6 settings managing

The *Settings* selection screen enables you to view the following information and perform the following settings:



Click on an icon to go to the required screen.

### 6.1 personal data

#### 6.1.1 personal data

You may give/withdraw your marketing statement, so K&H Brand Group members may contact you with marketing offers. Also, in order to provide joint customer service, you may give your joint consent of K&H Bank and K&H Insurance. Furthermore, you may check the actual value of your statements (agreed/not agreed/not stated).

This screen also enables you to view or modify your contact.

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## statements

### marketing statement (agreed)

over phone  via electric channel  SMS  via post

If you agree, you can learn about our offers and promotions that would miss otherwise.

I agree that the members of the **K&H Brand Group** – K&H Bank Plc., K&H Insurance Plc., K&H Investment Fund Management Plc., K&H Factoring Plc., K&H Group Services, K&H Property leasing Plc., K&H Asset leasing Plc., K&H Fleet of cars, K&H Mortgage Bank Plc.- **can contact me with their own services, personalized offers** .

#### What do you agree to?

Guidance to understand your declaration.

K&H Brand Group members frequently offer their services by directly approaching their clients. This direct marketing may take place via various channels, such as over the phone or in form of text messages, via regular mail or electronic channels (e.g. in e-mail, eBank or Mobile Bank messages). Here you can select the channels through which you wish to learn about our offers.

The K&H Brand Group members aim to use direct marketing to **offer you services and discounts that may be of interest to you.**

I agree

I don't agree

### joint consent of K&H Bank and K&H Insurance (no given consent)

If you agree, you will be able to handle your issues in a more convenient and faster manner,

I agree that K&H Insurance Plc. **in order to provide me with joint client services, can transfer** all my data relating to my offers and contracts, as well as all my data constituting insurance secret and **all my personal data** (excluding my health data) to K&H Bank Plc. **I agree that K&H Bank Plc. may handle and process my bank and insurance data jointly.**

I agree

I don't agree

#### What do you agree to?

Guidance to understand your declaration,

Although K&H Bank Plc., K&H Insurance Plc., are members of the same Brand Group, **they constitute two separate legal entities.**

This means that if you have purchased products from K&H Bank Plc. and K&H Insurance Plc. as well, (e.g. a home loan and a home insurance), only K&H Bank can view, manage and process the data relating to your banking product (home loan), while the data relating to your insurance product can be viewed, managed and processed by K&H Insurance only. (Data here means your personal details and the data relating to the products and services that you have purchased.) If you agree to the transfer in the above consent, this will change, and K&H Bank Plc. will see your bank and insurance data and products as well.

### joint consent of K&H Bank and K&H Insurance (no given consent)

If you agree, you will be able to handle your issues in a more convenient and faster manner,

I agree that K&H Insurance Plc. **in order to provide me with joint client services, can transfer** all my data relating to my offers and contracts, as well as all my data constituting insurance secret and **all my personal data** (excluding my health data) to K&H Bank Plc. **I agree that K&H Bank Plc. may handle and process my bank and insurance data jointly.**

I agree

I don't agree

#### What do you agree to?

Guidance to understand your declaration,

Although K&H Bank Plc., K&H Insurance Plc., are members of the same Brand Group, **they constitute two separate legal entities.**

This means that if you have purchased products from K&H Bank Plc. and K&H Insurance Plc. as well, (e.g. a home loan and a home insurance), only K&H Bank can view, manage and process the data relating to your banking product (home loan), while the data relating to your insurance product can be viewed, managed and processed by K&H Insurance only. (Data here means your personal details and the data relating to the products and services that you have purchased.) If you agree to the transfer in the above consent, this will change, and K&H Bank Plc. will see your bank and insurance data and products as well.

**Good to know:** exceptions include cases when K&H Bank acts as an intermediary for K&H Insurance (for example, when a K&H Bank branch sells home insurance) or when the law expressly permits such data

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www.kh.hu • [bank@kh.hu](mailto:bank@kh.hu)**postal address and contact details****mailing address**same as the residence address 

mailing name\* Demó Dénes

country\* HU - Hungary

postal code\* 2800

city\* Tatabanya

address Kortehegy

tér  house nr. 1

lot number 1

post box

**securities account mailing address**

country HU - Hungary

postal code 1234

city BUDAPEST

street, house number DEMO ÚT. 987.

**contact details**

landline phone number +36345555555

fax number +36995555555

mobile phone number +36105555555

e-mail address FatcaTechnikaiKft@gmail.hu

cancel

save

- By clicking on the „V” sign, read both of the statements, and check your mailing and contact data
- In case you would like to agree to any of the statements, click on the checkbox next to „I agree”. In case you would not like to agree to the statement, or would like to withdraw your former statement, click on the checkbox next to „I do not agree”.
- Complete or modify your mailing address details. The *Securities account mailing address section* only appears on your screen if you are using the investment services of K&H Bank.
- This transaction must be signed. Click on the „save” button at the bottom of the screen to save it. For the saved transfer transaction to be completed, it must be signed first.
- Click on the „cancel” button to cancel the transaction.

**6.1.2 default client**

This icon only appears on your screen if you are authorised to manage more than one client.

We recommend that you set the client on whose behalf you use K&H e-bank the most frequently as the default client. When you enter K&H e-bank the system will display the accounts of the default client first.

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## default client

### client's name

Please select from the list the client you wish to manage!

Demo Dénes	<input checked="" type="radio"/>
Demo Bt.	<input type="radio"/>

cancel
save

- The screen lists the clients whose accounts you are authorised to manage in K&H e-bank. Tick the check circle next to the client you would like to set as the default client. You can only select one default client.
- This transaction is not required to be signed; just click on the „save” button to modify the default client. The system will immediately confirm whether the transaction was successfully performed. The modification will take effect on your next login.

✓ Your settings were saved successfully. They will be applied after your next login.

• Click on the „cancel” button to cancel the transaction.

**6.1.3 free cash withdrawal**

This screen enabled for the Account Holder declare wish to use the payment account for the free cash withdrawals regulated in article 36/A of Act LXXXV of 2009 on payment services.

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## free cash withdraw statement

It is very important for K&H Bank to provide complete information to its clients, that is why we kindly remind our clients to the fact that some of the K&H account packages are already offering free ATM cash withdrawal options – regardless of the amount limit given in the Act. Overdraft can also be applied for the K&H retail bank account, the free of charge cash withdrawals – in case of existing declaration for the related account – is also available with using the overdraft facility pursuant the related act for the amount of the incomes from labour relation and fellowship (but only up to 150.000 Ft). For the used overdraft facility interest, for the unused part of the facility commitment fee is to be paid.

free cash withdrawal: 

name: Demo Dénes

mother's name: Demo Dénes

place and date of birth: Budapest, 1990-01-01

maiden name: Demo Dénes

## account

K&H smart minimum account package with extended life insurance | HU83 1111 1111 2222 2222 3333 3333 | 500,000 HUF

I, the above mentioned Account Holder declare that I wish to use the above-mentioned payment account for the free cash withdrawals regulated in article 36/A of Act LXXXV of 2009 on payment services.

I acknowledge that, by making this statement, I revoke any previous statement to the same effect concerning another account with any Hungarian payment service provider. I also acknowledge that K&H Bank Zrt may retroactively collect, in a single amount, the costs and fees of any free cash withdrawal performed without due authorisation or based on false information provided herein. I acknowledge that the personal identification data I provide (name, family and Christian name at birth, date and place of birth, mother's name) as well as the fact and date of this declaration shall be transferred to the Central Registry identified in article 62/B of the Act on Payments. I acknowledge that I may withdraw cash free of charge from the payment account identified herein from the first day of next month if this declaration is dated the 20th of this month or before, or from the first day of the month following the next month if this declaration is dated a day after the 20th of this month.

I declare that the data provided above are correct and true.

Please note that Hungarian permanent address or place of residence registered at K&H Bank is required for eligibility for free cash withdrawal.

cancel

save

- This transaction must be signed. Click on the „next” button at the bottom of the screen to save it and sign it immediately. If you navigate from the screen before you do so, the transaction will be deleted. Click on the „cancel” button to cancel the transaction

### 6.1.4 account settings

This screen enables you to give your accounts unique names so that you can easily identify them and to set your accounts in the order in which you would like to see them in the dropdown lists in e-bank.

The account names specified in this menu item will be displayed in the priority order set here in all the screens of K&H e-bank where you have to select an account.

You can also specify the accounts you would like to be able to manage in K&H e-bank.

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## account settings

+
add new secondary account ID

account number	handled accounts	account name	account priority
K&H active extra account package with life insurance 10400000-11111111-22222222	<input checked="" type="checkbox"/>	<input style="width: 100%;" type="text"/>	1 ▾
K&H corporate fx account package - 100% campaign 10400000-33333333-44444444	<input checked="" type="checkbox"/>	<input style="width: 100%;" type="text"/>	2 ▾
K&H corporate fx account package - 50% campaign 10400000-44444444-55555555	<input checked="" type="checkbox"/>	<input style="width: 100%;" type="text"/>	3 ▾
credit account 77777777-88888888-99999999	<input checked="" type="checkbox"/>	<input style="width: 100%;" type="text"/>	4 ▾

cancel
next

- Tick the checkbox next to an account if you would like to manage it in K&H e-bank as a retail client.
- Enter an account name of your choice in the appropriate field, then select the priority of the account from the dropdown list. The account assigned priority 1 will be displayed first in the list of accounts throughout the system.
- This transaction is not required to be signed; just click on the „next” button to modify your account settings. The system will immediately confirm whether the transaction was successfully performed. The modification will take effect on your next login.

✔ Your settings were saved successfully. They will be in effect after your next login.

Click on the „cancel” button to cancel the transaction.

Secondary account ID registration

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## secondary account ID registration

**choose account**

K&H smart minimum plus account package | HU11 1040 2908 8676 6849 5269 1003 ▾

**secondary account ID**

type \*

**consent to the registration**

I, as an Account Holder hereby consent to the following:

a) my name, the IBAN of the payment account indicated in the registration and the secondary account identifier allocated thereto may be transferred to the entity operating the central database; such entity may process these data until this consent is withdrawn or the regular annual data verification conducted by the payment service provider proves unsuccessful,

b) for the purpose of executing payment orders and forwarding payment requests in the scope of providing payment services and processing, clearing and performing payment transactions and requests thereof, the entity operating the central database may transfer the data specified in subsection a) to the financial institutions and entities other than monetary financial institutions participating in processing, clearing and performing payment transactions,

c) in the case of a joint Account, the secondary account identifier allocated to the Account may be disclosed to the other Account Holder.

By signing this Consent, the Account Holder – if (s)he is not the natural person with right of disposal over the secondary account identifier – declares that (s)he has obtained the above consent of the natural person with right of disposal over the secondary account identifier to the allocation of the secondary identifier. By signing the present statement the Account Holder confirms that s/he has received detailed information on data processing. More information on data processing is available on the Bank's website at [www.kh.hu/adatvedelem](http://www.kh.hu/adatvedelem).

accept

Select the account to be debited from the dropdown list.

account to be debited

K&H smart minimum account package with extended life insurance | HU83 1111 1111 2222 2222 3333 ▾

K&H smart minimum account package with extended life insurance | HU83 1111 1111 2222 2222 3333 3333 | 500,000 HUF

K&H planner savings account | HU96 4444 4444 5555 5555 6666 6666 | 100,000 HUF

Select the type where you want to be notified

**secondary account ID**

type \*

e-mail address

phone number

tax ID

If you choose e-mail address, you should give your e-mail address

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please type your e-mail address and click to the „send verification code” button

If you choose phone number, you should give your phone number

please type your phone number and click to the „send verification code” button

 - 

If you choose tax ID, you should give your tax ID number

Your Tax ID

Please type the verification code and click to the verifying button:

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## secondary account ID registration

**choose account**

K&H smart minimum account package with extended life insurance | HU83 1111 1111 2222 2222 3333 3333 ▾

**secondary account ID**

type \*

please type the verification code which was sent to the +36-301234567 number and click to the „verifying” button

successfully processed

**consent to the registration**

I, as an Account Holder hereby consent to the following:

a) my name, the IBAN of the payment account indicated in the registration and the secondary account identifier allocated thereto may be transferred to the entity operating the central database; such entity may process these data until this consent is withdrawn or the regular annual data verification conducted by the payment service provider proves unsuccessful,

b) for the purpose of executing payment orders and forwarding payment requests in the scope of providing payment services and processing, clearing and performing payment transactions and requests thereof, the entity operating the central database may transfer the data specified in subsection a) to the financial institutions and entities other than monetary financial institutions participating in processing, clearing and performing payment transactions,

c) in the case of a joint Account, the secondary account identifier allocated to the Account may be disclosed to the other Account Holder.

By signing this Consent, the Account Holder – if (s)he is not the natural person with right of disposal over the secondary account identifier – declares that (s)he has obtained the above consent of the natural person with right of disposal over the secondary account identifier to the allocation of the secondary identifier. By signing the present statement the Account Holder confirms that s/he has received detailed information on data processing. More information on data processing is available on the Bank's website at [www.kh.hu/adatvedelem](http://www.kh.hu/adatvedelem).

accept

Please accept the consent, and click to the next button

### 6.1.5 activity log

This screen enables you to view all the activities you have performed in K&H e-bank in reverse chronological order.

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## activity log

date	event	details
2019.03.20 13:49:26	login	-
2019.03.20 13:50:26	loading main page	-
2019.03.20 13:51:26	loading HUF transfer	-
2019.03.20 13:52:26	record transaction	domestic HUF transfer
2019.03.20 13:53:26	loading sign transaction page	-
2019.03.20 13:54:26	loading verify transaction page	-
2019.03.20 13:55:26	sign transaction	domestic HUF transfer
2019.03.20 13:56:26	execute transaction	domestic HUF transfer
2019.03.20 13:57:26	log out	-

**6.2 notifications****6.2.1 mobilinfo log**

This screen enables you to view the text messages sent as part of the K&H mobilinfo service.

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## mobilinfo log

### search settings

K&H smart minimum account package with extended life insurance | HU83 1111 1111 2222 2222 3333 3333 ▾

**search**

time interval  from  to

date	message direction	message text
<b>2019.03.18</b> Monday	OUT	K&H mobilinfo * 08 BANKSZL EUR Személyi kölcsön-Ing Fedezetlen törlesztés: 37.059 HUF Tőke: 854.405 HUF Kamat: 2.654 HUF Kezelési ktg: 0 HUF
<b>2019.03.16</b> Saturday	IN	K&H mobilinfo * 08 BANKSZL EUR Személyi kölcsön-Ing Fedezetlen törlesztés: 37.059 HUF Tőke: 854.405 HUF Kamat: 2.654 HUF Kezelési ktg: 0 HUF
<b>2019.03.05</b> Tuesday	OUT	K&H mobilinfo * 08 BANKSZL EUR Személyi kölcsön-Ing Fedezetlen törlesztés: 37.059 HUF Tőke: 854.405 HUF Kamat: 2.654 HUF Kezelési ktg: 0 HUF

- SMS history can be viewed by account so select the account first.
- Set the period whose text messages you would like to view.

Click on the *Search* button to display the matching text messages.

### 6.2.2 mobilinfo sms settings

K&H e-bank enables you to request or cancel the K&H mobilinfo service or to modify its settings.

#### mobilinfo sms settings

#### mobilinfo setting list

K&H smart minimum account package with extended life insurance  
HU83 1111 1111 2222 2222 3333 3333

phone number **+36301234567**

language **English**

account code **0**

**bank sends SMS of the following transactions:**

card transaction no	cash deposit 2.000 HUF above
previous day closing balance yes	incoming transfer no
cash withdrawal 0 HUF above	direct debit 0 HUF above
outgoing transfer no	loan repayment 0 HUF above
uncovered transfer 0 HUF above	

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## K&H mobilinfo sms settings

of which account's transactions would you like to get sms notifications?

K&H smart minimum account package with extended life insurance | HU83 1111 1111 222 ▾

contact details

**phone number\***  existing number  ▾

add new number

**language\***  ▾

of which transactions would you like to receive sms notification?

card transaction  HUF above

cash deposit  HUF above

previous day closing balance

incoming transfer  HUF above

cash withdrawal  HUF above

direct debit  HUF above

outgoing transfer  HUF above

loan repayment  HUF above

uncovered transfer  HUF above

By clicking „next” button the e-bank User declares that he has entirely learnt the provisions of the frame agreement for banking services requiring electronic identification, general contractual terms and conditions and announcement for mobilinfo service and General business terms and conditions of the bank and agrees such provisions.

- Enter a mobile phone number, then click on the „next” button to save it.
- Tick the checkbox placed before the accounts about which you would like to receive text messages.
- Select the language in which you would like to receive your messages; you can choose from English, German and Hungarian.
- Specify for each account the transaction types about which you would like to be notified and also the minimum amount of these transactions.
- Click on the *Record mobile number* button to add more mobile phone numbers.

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- This transaction must be signed. Click on the „next” button at the bottom of the screen to save it and sign it immediately. If you navigate from the screen before you do so, the transaction will be deleted. Click on the „cancel” button to cancel the transaction.

**6.2.3 statement order**

You can specify on this screen whether you would like to receive printed bank account statements. Electronic account statements are available to all e-bank users irrespective of whether or not they request printed statements.

## statement order

the K&H group has been committed to sustainable development for years, which is the aim of our decisions beyond our financial activities.

KH group has been fully committed to sustainable development for many years and this is what we are also aiming for in our decisions that go beyond our business activities.

one focus area for our support is environmental protection, and we have been actively working for years, to the best of our ability, to prevent or compensate for unfavorable changes happening in our environment.

as another example of this approach, we are now making it possible for you to request the cancellation of your paper-based securities account statements and join the camp of those who actively do something for the environment.

KH e-bank services allow you to view your account statements of the last 12 months, and download them onto a computer or other media. if required, statements can also be printed. the electronic statement has the same functionality as the traditional, paper-based one sent by mail, and it displays the same information

in the box of table of page bottom you can mark if you want paper-based statement. if you deleted the mark you decline the paper-based statement and switched to electronic statement. in this case, the bank will manage a new provision that any previously specified, the sending of account statements, provision shall be withdrawn. if you decide later that you want to return to use the paper-based statements, you may make the check box. the order signed by "change" button.

do something for your environment!

thank you for your support,

kind regards,

K&H bank

settings

	electronic	paper-based
current account statement	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
securities account statement and confirmation	<input checked="" type="checkbox"/>	<input type="checkbox"/>
credit card statement	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

cancel
next

- Tick the appropriate  checkbox next to the description of each statement to specify whether you would like to receive printed current account and securities account statements.
- The request for printed statements pertains to all accounts of the same type of a client, i.e. you can request printed statements for all your current accounts or all your securities accounts but not for individual accounts.
- This transaction must be signed. Click on the „next” button at the bottom of the screen to save it and sign it immediately. If you navigate from the screen before you do so, the transaction will be deleted.

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Click on the „cancel” button to cancel the transaction.

**6.2.4 earlier mobile top-ups**

On the screen enables you to view successful and failed mobile phone top-ups initiated in K&H e-bank.

Mobil phone top-ups, regarded as bank card transactions, are displayed in reverse chronological order by bank card.

**6.3 login****6.3.1 password management**

The *password management* icon only appears on your screen if you already have a password.

## password management

**the new e-bank password must meet the following requirements:**

- minimum 8 and maximum 15 characters
- must contain lower case and upper case characters and at least 2 numbers
- three adjacent characters cannot be the same
- cannot be the same as eid
- it cannot be the same as the username
- it cannot be the same as any of the 5 previous passwords

new K&H e-bank password\*

new K&H e-bank password (confirm)\*

- Enter a new password on the screen, then confirm it by entering it again.
- This transaction must be signed. Click on the „record” button at the bottom of the screen to save the order. For the saved transfer order to be completed, it must be signed first.

Click on the „cancel” button to cancel the transaction.

**6.3.2 mobil-token management**

To log in to the e-bank and sign orders with your smart phone, you need the K&H mobile bank service. You can download the required mobile bank app from a suitable web store (App Store, Google Play), when the mobile token identifier will also download:

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 fax: (06 1) 328 9696  
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## mobil-token management

### information



Letölthető az  
App Store-ból

Mobil-token is a software-based identification solution, which has been built into the K&H mobilbank app. It is highly secured, easy-to-use and fast way to log into K&H e-bank and to authenticate transactions there.

To activate the mobil-token function, you have to download the K&H mobilbank application from Google Play or AppStore first. If you haven't downloaded the application yet, please read the QR code from your computer's screen with your smartphone and download the application now. Once you have downloaded the application, please click to the „activation” button below to start the mobil-token activation process.



LETÖLTÉS:  
Google play

activation →

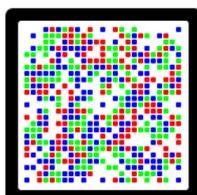
### 1, registration

## mobil-token activation

1. registration →

2. device identification →

3. sign →



- Choose „**activate through e-bank**” function on the opening screen of **K&H mobilbank application**, afterwards direct the camera of your mobile device to the **colored code**.
- In case the mobile device **has internet connection**, than the first step of the registration is finished, the registration will **automatically proceed**.
- If a registration code **appear** on the screen of your mobile device, please **enter the code here** and click on „registration” button:

registration code

XXXX-XXXX-XXXX-XXXX

registration

- Choose „**activate through e-bank**” function on the opening screen of **K&H mobilbank application**, afterwards direct the camera of your mobile device to the **colored code**.
- In case the mobile device **has internet connection**, than the first step of the registration is finished, the registration will **automatically proceed**.
- If a registration code **appear** on the screen of your mobile device, please **enter the code here** and click on „**registration**” button.

### 2, device identification

- Direct the **camera** of your mobile device to the **colored code again**. Grant your mPIN code or your TouchID on your mobile device.

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- In case the mobile device **has internet connection**, than the second step of the registration is finished, the registration will **automatically proceed** to the “transaction signature” screen.
- If a **device identification code appear** on the screen of your mobile device, please **enter the code here** and click on „**continue**” button.

This transaction must be signed. Click on the „**next**” button at the bottom of the screen to save it and sign it immediately. If you navigate from the screen before you do so, the transaction will be deleted.

### 6.3.3 authentication phone number management

As a K&H e-bank user you can enable SMS login on this screen. An SMS will be automatically sent to the mobile phone number you provided here. (authentication phone number)

SMS login can only be authorised if you have already entered a user name and password or provide these during the transaction.

## authentication phone number management

SMS log-in allowed

authentication phone number

Please note that, from 5 February 2010, transactions must be confirmed with your primary or at times secondary SMS password prior to execution to further improve the security of your finances .

You must enter your **primary password** (formerly: one-time password) when you log on to K&H e-bank as before. You will receive a **secondary** before confirming each transaction, and it can only be used for the transaction in question.

Transactions subject to a secondary password:

- Interbank payments or payments within the bank (not between own accounts)
- If the beneficiary account is included in your frequently used accounts, enter your primary password to confirm the transaction.
- modify client details / mobile phone number
- add to frequently used accounts

The primary password remains active throughout the entire time you are logged in, provided that it does not exceed 30 minutes. You may extend this period by another 30 minutes before the expiry of the initial thirty-minute period; you will be warned automatically by the system to do so.

The system always specifies the password you have to enter when using K&H e-banking.

**attention!**  
The "group transfer" menu item in K&H corporate e-banking will not be available if you log on using SMS identification.

- Tick the  checkbox to enable SMS login.

This transaction must be signed. Click on the „**save**” button at the bottom of the screen to save it and sign it immediately.

Click on the „**cancel**” button to cancel the transaction.

### 6.3.4 device management

Here you can managing your devices

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## device management

	<b>mobile-token</b> active device number: 4	active	▼
	<b>SMS</b> phone number: +36/30/123-4567	active	▼
	<b>ePIN</b> It can be used for TeleCenter identification	active	▼

**This tab only appears on your screen if you have mobil-token device.**

- Click on the “+” button to view the mobile-token devices details
  - Click on the delete (  ) icon to deleted your devices
  - Click on the “new device” button and you can registered a new device

	<b>mobile-token</b> active device number: 2	active	-
	<b>Demo Dénes's iPhone</b> registration date: 2015.09.25 (Friday) mobil-token id: 1234567890-01		active
	<b>Demo Dénes Android</b> registration date: 2015.09.25 (Friday) mobil-token id: 1234567890-02		deleted
<a href="#">new device</a>			

**This tab only appears on your screen if you have SMS authentication.**

- Click on the “+” button to view the SMS detail
  - Click on the “[modify phone number](#)” button to registered your new phone number

	<b>SMS</b> phone number: 301234567	active	-
<a href="#">modify phone number</a>			

**This tab only appears on your screen if you have ePIN.**

- Click on the “+” button to view the ePIN detail

	<b>ePIN</b> It can be used for TeleCenter identification	active	-
<p>You will need a K&amp;H eID and an e-PIN code to register your K&amp;H e-bank and mobilebank account, to apply for K&amp;H's mobilinfo service, and to use certain functions of K&amp;H's TeleCenter. You will receive your K&amp;H eID and the connected e-PIN code in the branch, when signing the contract for electronic services. A forgotten or lost eID or e-PIN code can only be replaced personally. In this case, please visit a K&amp;H branch to request replacement free of charge.</p>			

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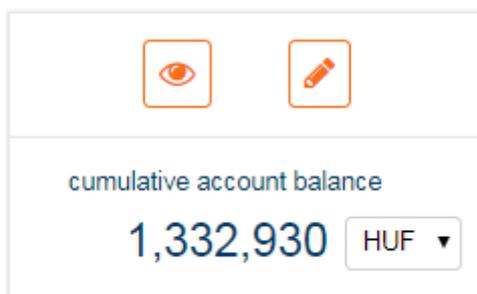
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www.kh.hu • [bank@kh.hu](mailto:bank@kh.hu)**7 structure of the start screen of K&H e-bank**

The start screen of K&H e-bank displays the following information::

- **cumulative balance:** the aggregated balance of your account is displayed in the header of the account balance section.



If you click on the „eye” icon  you can hide the balances of every accounts <sup>\*\*\*</sup> HUF . In case you exit with this setting next time when you login in the main page, the balances stay hide.

If you click the „pencil” icon  the account settings page is open. This screen enables you to give your accounts unique names so that you can easily identify them and to set your accounts in the order in which you would like to see them in the dropdown lists in e-bank. The account names specified in this menu item will be displayed in the priority order set here in all the screens of K&H e-bank where you have to select an account.

You can also specify the accounts you would like to be able to manage in K&H e-bank.

Tick the check circle  next to each account whose balance you would like to include in your cumulative balance.

You can add the balances of your various accounts to your aggregated balance or deduct them from it. The balance of each selected account will be added to your aggregated balance in the currency displayed in the section header. *Last 30 days account balance changes* will also show the balances of the selected accounts in the same currency.

You can total the available balances of your accounts in forint (HUF), euro (EUR), US dollar (USD) or Swiss franc (CHF)

If you only have one account, the total available balance on this screen will be the balance of this account; click on the down arrow and select the desired currency to convert it into one of the above currencies.

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- **List of bank accounts:** all bank accounts you are authorised to access are displayed under your aggregated balance:

<input checked="" type="checkbox"/> <b>K&amp;H smart minimum account package</b>	available	<b>500,000 HUF</b> ▾
<input checked="" type="checkbox"/> <b>with extended life insurance</b>		
HU83 1111 1111 2222 2222 3333 3333	blocked	10,000 HUF

- To view the details of an account balance in the above list, click on the account in question.

The details of the selected accounts are displayed under the account name. If your authority in respect of the account extends beyond viewing information, then the quick functions by buttons on the right are also available.

balance with overdraft <b>600,000 HUF</b>		blocked amount
credit line <b>100,000 HUF</b>	available <b>500,000 HUF</b>	<b>10,000 HUF</b>

GIRO number: 11111111-22222222-33333333

SWIFT/BIC code: OKHBHUH0

[huf transfer](#)
[account history](#)
[statements](#)

Click on a button to go directly to the desired transaction screen.

The following quick functions are available on this page:

**for forint (HUF) current accounts:**

- HUF transfer
- account history
- statements

**for FX accounts**

- FX payment
- account history
- statements

**for credit card accounts**

- credit cards
- account history
- statements

**graphical representation of account balances:**

**K&H Bank Zrt.**

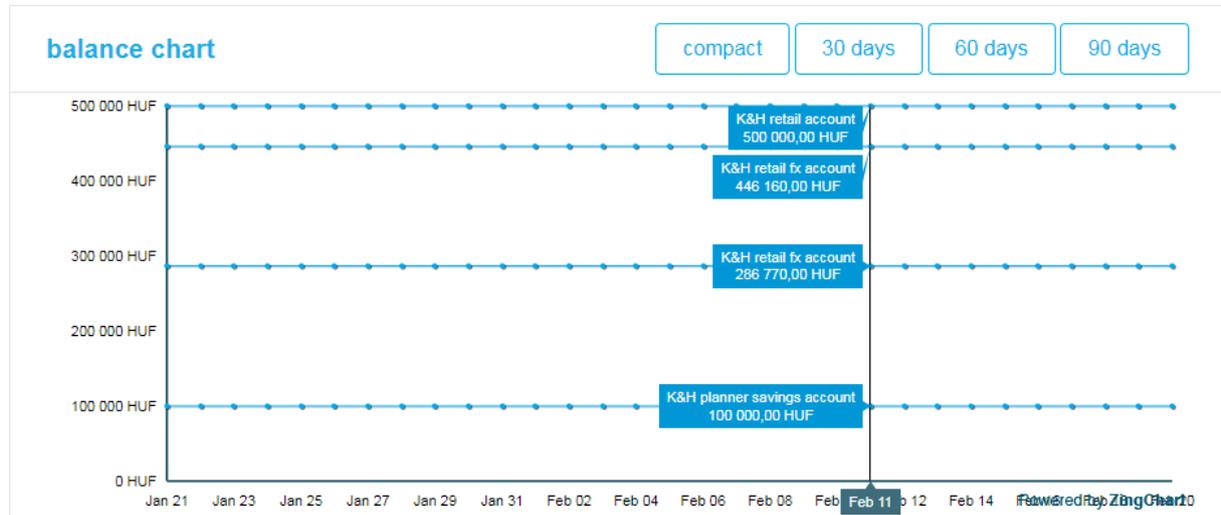
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- lehetőség van kompakt, 30, 60, és 90 napos nézetet választani.
- a kurzort a grafikon fölé húzva megtekintheti, hogy az egyes napokon mely számlájának mekkora volt egyenlege



- **latest transactions:**

**latest transactions**

2019.02.20 wednesday	purchase with bank card	-14,500 HUF booked	▼
2019.02.20 wednesday	cash withdrawal - from ATM	-5,000 HUF booked	▼
2019.02.20 wednesday	fx payment, interbank	-100 EUR booked	▼

[additional transactions >>](#)

- Here you can view the last ten items posted to your accounts.
- Click on the „+” button next to a transaction to view its details.

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- Click on the „[print](#)” button on the details page to print an statement in .pdf format about the transaction in question.
- Click on the „[previous transatvions](#)” button to go directly to the account history menu item.
- Click on the “[copy transactions](#)” button to copy a transaction. This works for the following order types:
  - domestic HUF transfer – previous domestic forint transfer, sweep or top-up transfer, yellow postal cheque
  - international or domestic FX payment – from previous transactions of the same type
  - fix term deposit – from a previous term deposit
  - mobile phone top-up – from a previous transaction of the same type

**7.1 help**

The purpose of this menu is to make using e-bank easier. It explains each screen and helps you complete the required fields.

Help is displayed in a box on the right side of each screen. [for help... +](#)

Click on „+” to view the information on the function in question in the pop-up box.

**7.2 contacts**

The Contacts box is displayed on the right side of the screen.

Click on [connection](#) on the main page footer of the e-bank to call up the Contacts page and view the contact details of the Bank.

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accounts, cards payments orders savings investments credit cards insurance last login

### K&H Bank contact information

**bank name** K&H Bank Zrt. **postal address** 1851 Budapest  
**central address** 1095 Budapest, Lechner Ödön fasor 9. **e-mail address** bank@kh.hu

### K&H TeleCenter (06 1/20/30/70) 335 3355

### home branch

**branch address** Hajdúszoboszló, 4200 Szilfakalja u. 10-12.  
**tel.** (06 52) 557 120 **fax** (06 52) 362 345

opening hours		services		cash withdrawal limit	
hétfő	8:00 - 17:00	széf szolgáltatás	igen	2000000	HUF
kedd	8:00 - 16:00	prémium banki szolgáltatást nyújtó fiók	igen	1000	EUR
szerda	8:00 - 16:00	24 órás zóna	igen	1000	USD
csütörtök	8:00 - 16:00	parkolási lehetőség	igen	Egyéb valutanevekben összeghatártól függetlenül be kell jelenteni a kpv felvételi szándékot	
péntek	8:00 - 15:00	ingyenes parkoló	igen		
		mozgássérültek által is használható	igen		

**8 Favourites**

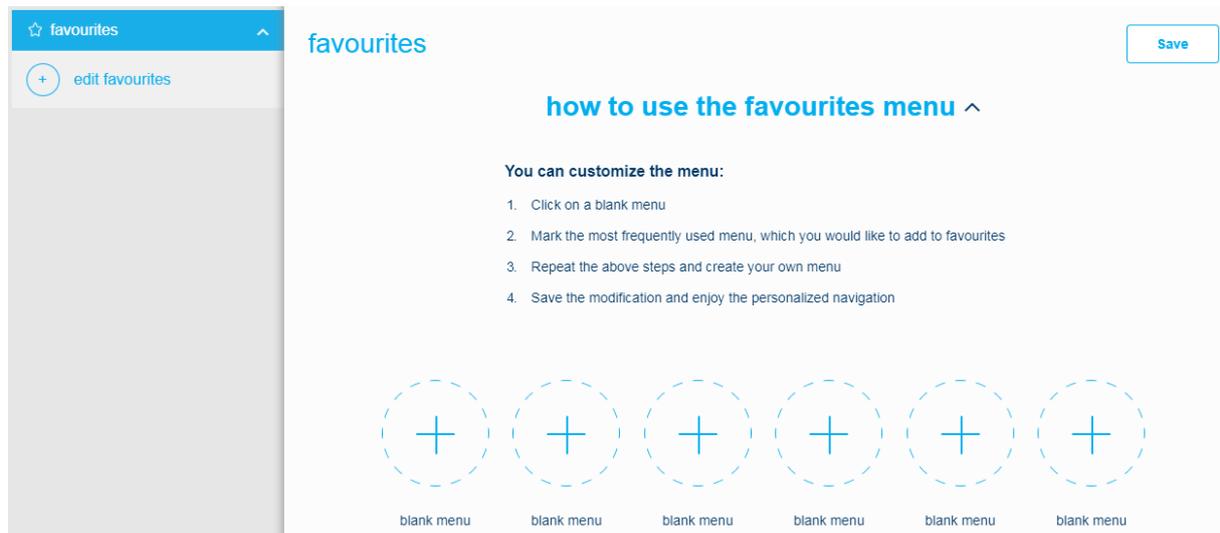
In this menu it can possible to collect and customize the often used functions. The quick menu can contains maximum 6 menu at the same time.

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First use:



Click to the  **edit favourites** button and choose or edit the favorite menus. After this the selector list is appear and to clicking to the chosen menu the menu is added to the „quick menu”. It is possible to add more menu in one step – in this case the „quick menu” icon is fulfill from left to right.



Click to the  button to commit the „quick menu” list.

Edit / modify:

To cancel a menu from „quick menu” list click to the „X” button, or modify the list with the check boxes. To finalize the modification click to the „Save” button.

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**favourites** Save

how to use the favourites menu ▾

HUF payment FX payment mobile top-up deposit list mobil-token management blank menu

Please, choose your favourite menus

**transactions**

- HUF payment
- cheque payment
- FX payment
- regular payment
- direct debit
- mobile top-up
- partners
- financial
- administrative

**cards, accounts**

- card management, modify card limit
- account history
- account data
- account statements, notifications

**savings**

- deposit list
- goal saving
- balance, sale
- buy investment units
- standing order to purchase investment units
- buy at stock exchange
- buy government bonds

**loans**

- loans

**settings**

- mobilinfo log
- mobilinfo sms settings
- earlier mobile top-ups
- mobil-token management
- device management
- personal data
- default client
- account settings

The menus in the „quick menu” is customizable by every users.

The available menus are depends of the user’s permission.

## 9 transactions

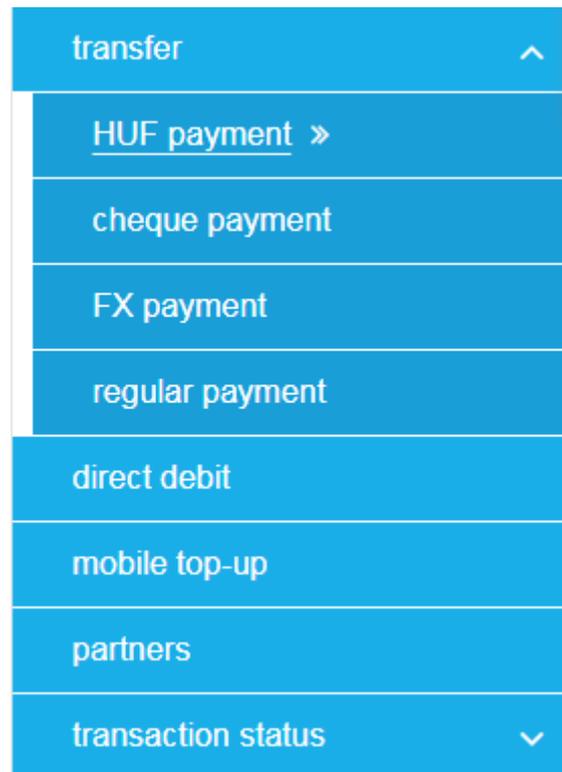
The following types of order can be generated on this selection screen:

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Click on the appropriate icon to go the required menu item. Only the menu items you are authorised to use are displayed on your screen.

### General rules of transaction management

There are three types of transactions in K&H e-bank:

- **Financial transactions required to be signed:** transactions resulting in a movement of funds. Such transactions can be signed individually or in a batch. They include forint and FX payment orders, mobile phone top-ups, term deposit fixing, investment transactions etc.
- **Administrative transactions required to be signed:** transactions not resulting in a movement of funds, authorising access to various bank services, modifying or cancelling terms and conditions. Such transactions must be signed individually and immediately. They include bank card activation, the activation of the K&H mobilbank service, managing payees or limits, modifying a client's contact details etc.
- **Other transactions not required to be signed:** settings transactions whose purpose is to facilitate the use of K&H e-bank. They include transaction export or the customisation of an account name.

### Transaction process

Transactions required to be signed are completed according to the following process:

• <b>data entry</b>	Enter the transaction data.
---------------------	-----------------------------

	<p>Each transaction type requires a different set of data to be entered; these are described in detail in the relevant chapters</p> <p>Click on the „next” button at the bottom of the transaction screen to save the entry.</p> <p>If you have entered an administrative order, you will be directed to the <i>Orders to be signed</i> screen.</p> <p>If the transaction you have entered can be entered or signed in a batch, it will be transferred to the orders to be signed and a popup window will appear where you have an option to start another transaction.</p> <div data-bbox="790 734 1310 999" style="text-align: center;"> <p>the transaction has been saved and is awaiting signature</p> <p>✕</p> <p>sign transactions</p> <p>add new order</p> </div> <ul style="list-style-type: none"> <li>• Click on the “add new order” button to enter an order of the same type as the previous one.</li> <li>• Click on the “sing transactions” button to be directed to the <i>Orders to be signed</i> screen.</li> <li>• Click on the ✕ button to return to the completed transaction page.</li> </ul>
<ul style="list-style-type: none"> <li>• <b>check</b></li> </ul>	<p>Transaction details can be checked and, if required, modified, on the <i>Orders to be signed</i> screen. Checks and modifications are discussed in detail by transaction type in the chapter on managing orders.</p>
<ul style="list-style-type: none"> <li>• <b>signature</b></li> </ul>	<p>This is the screen where you decide whether to submit the transaction for completion or to cancel it. Detailed information on this topic is provided in Chapter 10 <i>Managing orders</i> for all transaction types.</p>
<ul style="list-style-type: none"> <li>• <b>confirmation</b></li> </ul>	<p>The Bank confirms whether a signed transaction has been accepted or rejected. Detailed information on this topic is provided in Chapter 10 <i>Managing orders</i> for all transaction types.</p>
<ul style="list-style-type: none"> <li>• <b>cancellation/modification of orders sent</b></li> </ul>	<p>Pending and regular orders can be modified or cancelled. Detailed information on this topic is provided in Chapter 10 <i>Managing orders</i> for all transaction types.</p>

## 9.1 HUF payment

You can initiate HUF payments and transfer funds between your own HUF accounts on this screen.

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## HUF payment

account to be debited

type

transfer

beneficiary \*   
 account number \*   
 add payee

amount \*  HUF  
 comments   
more 140 character

[copy previous comment, amount +](#)

[more options](#)

### Select account to be debited

Here you can select the account from which you would like to make the payment or, if you would like to make a payment on behalf of another person, enter the actual payer's details.

Select the account to be debited from the dropdown list.

account to be debited

Select when you would like to make a reference: instant or later

type

If you choose later, then you should choose value date.

value date \*

If you choose instant reference, you have more options where you want to send it:

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For example to account, to phone number, to e-mail address, to tax ID, to tax number.

- in the case of a transfer to an account number, you should give the name and account number of the payee

beneficiary \*

account number \*

- in the case of a transfer to phone number, you should give the phone number of the payee

beneficiary \*  -

- in the case of a transfer to e-mail address, you should give the e-mail address of the payee

beneficiary \*

- in the case of a transfer to tax ID, you should give the tax ID of the payee

beneficiary \*

- in the case of a transfer to tax number, you should give the tax number of the payee

beneficiary \*

**Specify beneficiary account**

In this section you can enter the details of the beneficiary and the ultimate beneficiary, if any.

beneficiary's name \*

account number \*

add payee

- Click on the “” button to view the payees and partners already registered in the system in the dropdown list. Select the required payee or partner whose details will then be displayed automatically by the system.

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**choose from your accounts!**

- 
**K&H planner savings account**  
 444444445555555566666666  
 available balance:
- 
**HUF securities account**  
 1111111222222244444444  
 available balance: 749,960 HUF
- 
**credit account**  
 7777777888888899999999  
 available balance: 216,463 HUF

**My partners**

- As you type in the letters of the name (or account number) of the beneficiary all registered payees with the same combination of letters (or numbers) will be displayed.
- If you would like to save the details of the payee so that you do not have to enter them again the next time, check the

 **add payee**



- field and enter a name and an account name.

**Enter payment details**

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[copy\\_previous comment, amount](#)

amount \*  HUF

comments

- If you would like to copy a previous transaction, click on the “[copy previous comment, amount](#)” button to view your earlier transactions. The system will automatically copy the details of the selected transaction into the current order.
- The payment can be made immediately or on a later value date. In the latter case specify the value date in the field or click on the „[calendar](#)” icon to select it from the popup calendar.

value date \*

**2019.02.25 (monday)**

- Click on the **details of payment on behalf of another person** listbutton if you would like to make a payment on behalf of another person and enter the actual payer's details in the dropdown box.

[more options](#)

of another person to another person additional parameters

name:

ID:

Type of actual payer **retail** corporate

- Click on the **details of payment to another person** listbutton to enter the details of the ultimate beneficiary in the dropdown box.

[more options](#)

of another person to another person additional parameters

name:

ID:

type of ultimate beneficiary **retail** corporate

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- Click on the **enter** **additional parameters** listbutton to enter any additional parameters for the transaction in the dropdown box.

**more options**

of another person    to another person    additional parameters

---

unique payment ID

Sender ID

beneficiary ID

beneficiary type: **retail**    corporate

category, payment category

payment category

**Save order**

- Click on the “**next**” button at the bottom of the screen to save the transfer order; you can then enter additional orders. For a saved transfer order to be completed, it must be signed first. The process of signing is discussed in a subsequent chapter.
- Click on the “**cancel**” button to cancel the transaction.

**9.2 cheque payment**

The yellow postal cheque payment function of K&H e-bank enables you to initiate domestic HUF transfers. The screen mirrors the format of yellow postal cheques for your convenience. Copy the relevant details from the cheque into the white fields.

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## postal cheque payment

account to be debited K&H smart minimum account package with extended life insurance | HU83 1111 1111 2222 2222 ▾

my partners  ☰

<p><b>Amount</b> <span style="float: right; font-size: small;">HUF</span></p> <div style="border: 1px solid #ccc; height: 20px; width: 100%;"></div> <p><b>attention!</b> please read the instructions under the cheque!</p> <p><b>Payer Identifier</b></p> <div style="border: 1px solid #ccc; height: 20px; width: 100%;"></div>	<p><b>Comments</b></p> <div style="border: 1px solid #ccc; height: 40px; width: 100%;"></div> <p><small>even 105 character</small></p> <p><b>customer identifier</b></p> <div style="border: 1px solid #ccc; height: 20px; width: 100%;"></div> <p><input checked="" type="radio"/> instant <input type="radio"/> value date</p>
<p><b>Provider's Name, Account Number</b></p> <p>service provider's name</p> <div style="border: 1px solid #ccc; padding: 2px;">HU83 XXXX XXXX XXXX XXXX XXXX XXXX</div> <p><input type="checkbox"/> add payee</p>	<p><b>Name And Address Of Payer</b></p> <p>Demo Dénes Sopron Almahegy u. 1 1105</p> <p><b>do you want to pay the cheque in someone else's name?</b> ▾</p>

**attention!**  
This interface, which looks like a postal order, is only a graphic solution to help complete the fields.  
The payment will be transferred not by post but directly by bank transfer to the beneficiary's bank account.

cancel
next

- First select the account you would like to use for the transaction.
- If you would like to pay the cheque in someone else's name, click on the do you want to pay the cheque in someone else's name? + button and enter the actual payer's details in the dropdown box.
- Click on ☰ the button to view the payees already registered in the system. The system will automatically copy the details of the selected payee into the relevant fields. If you would like to save the details of the payee so that you do not have to enter them again the next time, check the add payee box and enter a name and an account name.
- As you type in the letters of the name (or account number) of the beneficiary all registered payees with the same combination of letters (or numbers) will be displayed.
- The payment can be made instant or on a later value date. In the latter case specify the value date in the 3/4/16 📅 field or click on the „calendar” icon to select it from the popup calendar.

**Save order**

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- Click on the „next” button at the bottom of the screen to save the transfer order; you can then enter additional orders. For a saved transfer order to be completed, it must be signed first. The process of signing is discussed in Chapter 11.1.
- Click on the „cancel” button to cancel the transaction.

**9.3 FX payment**

You can initiate FX payments and transfer funds or initiate conversions between your own FX accounts. The screen changes dynamically based on the input data.

In case of SEPA transaction it is enough to provide the beneficiary's name and the beneficiary's IBAN account number. An FX transfer is SEPA if the following conditions are met:

- the payment currency is EUR with a maximum of 1.000.000 EUR amount
- to be completed to one of the EEA Member countries
- with SHA cost type

In case of SEPA transfer, it is possible to provide additional data:

- details of payment on behalf of another person
- details of payment to another person
- additional parameters

For non SEPA transactions

## FX payment ?

account to be debited K&H retail fx bank account | HU55 2222 2222 3333 3333 4444 4444 | 1,000 EUR

beneficiary's name\* K&H retail fx bank account amount\*  EUR

account number\* HU2733333334444444444455555555 payment type standard

address\*  Banking costs borne by SHA / K&H Bank fees and charges charge

comments

information to the bank

more 140 character

### beneficiary bank details

bank name  Bank address

ID (SWIFT/BIC)  other identification

Bank country HU - Hungary code

correspondent (SWIFT-code)

cancel
next

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For SEPA transactions

## FX payment ?

account to be debited K&H retail fx bank account | HU55 2222 2222 3333 3333 4444 4444 | 1,000 EUR ▼

beneficiary's name\*  amount\*  EUR ▼

account number\*  payment type  ▼

add payee Banking costs borne by  ▼

comments

more 140 character

information to the bank

[more options](#) of another person | to another person | additional parameters

### Select account to be debited

account to be debited K&H retail fx bank account | HU55 2222 2222 3333 3333 4444 4444 | 1,000 EUR ▼

Here you can select the account from which you would like to make the payment. Select the account to be debited.

In case you have EUR account, the EUR account will appear as default. In case you do not have EUR account the order of the account list is the same as you set under settings/account settings menu.

### Specify beneficiary account

In this section you can enter the details of the beneficiary.

1. based on non SEPA transfer

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beneficiary's name\*

account number\*

address\*

2. based on SEPA transfer

beneficiary's name\*

account number\*

add payee

- Click on the “☰” button to view the payees already registered in the system and your own accounts in the popup list. Select the required payee whose details will then be displayed automatically by the system.
- As you type in the letters of the name (or account number) of the beneficiary all registered payees with the same combination of letters (or numbers) will be displayed.
- If you would like to save the details of the payee so that you do not have to enter them again the next time, check the field and enter a name and an account name

add payee

- If you would like to copy a previous transaction, click on the “copy previous comment, amount” button to view these details. The system will automatically copy the details of the selected transaction into the current order

**Enter details of beneficiary's bank**

In this section you can enter the details of the beneficiary's bank. These fields can only be completed for intra-bank transfers.

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## beneficiary bank details

bank name	<input type="text"/>	Bank address	<input type="text"/>
ID (SWIFT/BIC)	<input type="text"/>	other identification code	<input type="text"/>
Bank country	<input type="text" value="HU - Hungary"/>	correspondent (SWIFT-code)	<input type="text"/>

- The **Bank ID (SWIFT/BIC)** field is mandatory if the *Bank country*, *Bank address*, *Other identification code of bank* and the *Name of beneficiary bank* fields are not filled in.
- The **Bank country**, **Bank address** and **Other identification code of bank** fields are mandatory if the *Bank ID (SWIFT/BIC)* field is not filled in.
- The **Other identification code of bank** always starts with two capital letters, then the subsequent numbers must be entered without any separators.

The **Correspondent (SWIFT code)** field is optional. If you fill in the *Correspondent field* incorrectly, it will stop the automatic processing and may be subject to a charge for manual intervention. The *Bank ID (SWIFT/BIC)* and the *Correspondent (SWIFT code)* of the [correspondent/intermediary bank cannot have the same value](#). **Enter payment details**

In this section you can enter the payment details.

- Select the currency of the payment from the dropdown list. You can initiate payments in K&H e-bank in any currency in which the Bank transfers funds.
- The payment type may be standard as per the terms and conditions set out in the Announcement.
- The value date is determined by the Bank and it cannot be changed.



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[copy previous comment, amount +](#)

amount\*  EUR ▼

payment type  ▼

Banking costs borne by  ▼

comments

more 140 character

information to the bank

- If you would like to copy a previous transaction, click on the “[copy previous comment, amount](#)” list button to view these details. The system will automatically copy the details of the selected transaction into the current order.
- Banking costs can be split as follows:

Banking costs borne by  ▼

- SHA / K&H Bank fees and charges are charged to the party initiating the transaction; all other banking fees and charges are charged to the beneficiary (if the transaction involves a conversion and it is to be completed in the currency of an EEA Member State or the beneficiary is in the territory of an EEA Member State, **only SHA** can be chosen).
- OUR / K&H Bank fees and charges and all other banking fees and charges are charged to the beneficiary.
- BEN / K&H Bank fees and charges and all other banking fees and charges are charged to the beneficiary

#### Enter details of SEPA other details

[more options](#)

- Click on the **details of payment on behalf**  list button if you would like to make a payment on behalf of another person and enter the actual payer’s details in the dropdown box.

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<b>more options</b>		of another person	to another person	additional parameters
name:	<input type="text"/>	Type of actual payer		retail corporate
ID:	<input type="text"/>			

- Click on the **details of payment** `to another person` listbutton to enter the details of the ultimate beneficiary in the dropdown box.

<b>more options</b>		of another person	to another person	additional parameters
name:	<input type="text"/>	type of ultimate beneficiary		retail corporate
ID:	<input type="text"/>			

- Click on the **enter** `additional parameters` listbutton to enter any additional parameters for the transaction in the dropdown box.

<b>more options</b>		of another person	to another person	additional parameters
unique payment ID	<input type="text"/>	beneficiary type:	retail corporate	
Sender ID	<input type="text"/>			
beneficiary ID	<input type="text"/>	category, payment category	Choose One ▼	
		payment category	Choose One ▼	

**Save order**

- Click on the „next” button at the bottom of the screen to save the transfer order; you can then enter additional orders. For a saved transfer order to be completed, it must be signed first. The process of signing is discussed in Chapter 11.1.
- Click on the „cancel” button to cancel the transaction.

**K&H Bank Zrt.**

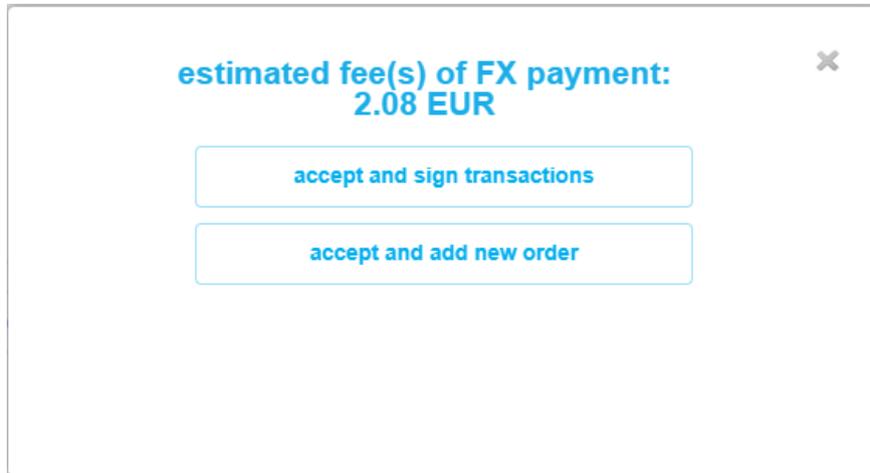
1095 Budapest, Lechner Ödön fasor 9.

phone: (06 1) 328 9000

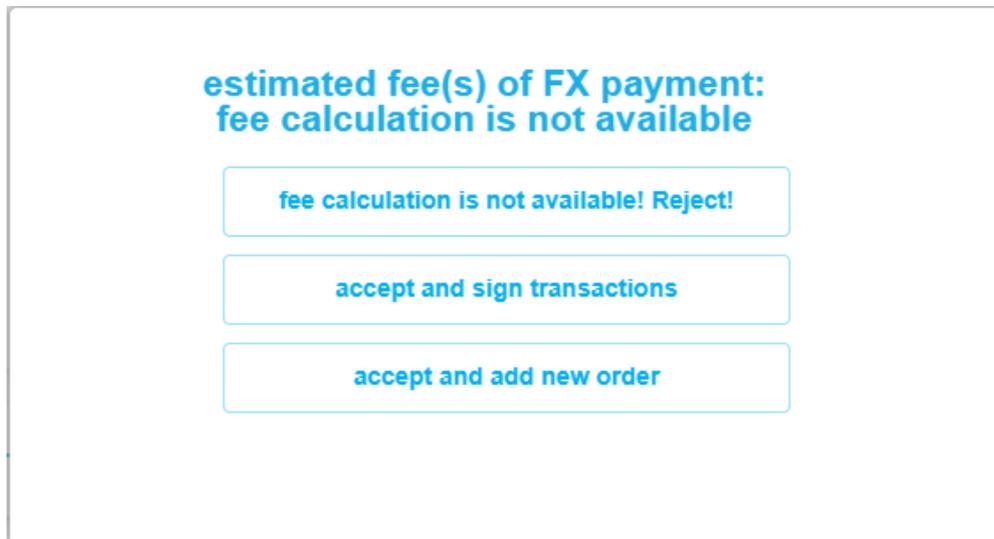
fax: (06 1) 328 9696

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- when you pressing the next button, a pop-up window shows a fee calculation where you can see the estimated cost of the transaction. This value may differ from the actual commission fee which you can check the transaction history.



- if calculation is not available the following message will appear, but after approved and the transaction items booked, you will see the actual transfer commission at the transaction history



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On this screen you can initiate HUF payments to be made regularly, on predetermined dates between your own accounts or to third-party accounts, and you can see your recent regular payment(s).

If you have not given regular payment before the system automatically offer the “add new regular payment” option.

## regular payment

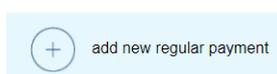

add new regular payment

K&H smart minimum account package with extended life insurance			
HU83 1111 1111 2222 2222 3333 3333			
summary: 3 pcs			
Kedvezményezett Ügyfél HU96 4444 4444 5555 5555 6666 6666	every February, May, August, November 20	20,000 HUF 2017.06.23	▼
Kedvezményezett Ügyfél HU96 4444 4444 5555 5555 6666 6666	biweekly tuesday	1,500 HUF 2017.03.11	▼
Kedvezményezett Ügyfél HU96 4444 4444 5555 5555 6666 6666	monthly 20	5,000 HUF 2017.02.20	▼

HUF securities account			
HU37 1111 1111 2222 2222 4444 4444			
summary: 1 pcs			
K&H NAVIGÁTOR BEFEKTETÉSI ALAP	yearly	10,000 HUF 2020.01.01	▼

If you want to add new regular payment click for this button:



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## new regular payment

account to be debited	K&H smart minimum account package with extended life insurance   HU83 1111 1111 2222 2222 3333 333 ▾		
beneficiary name	<input type="text"/>	amount	<input type="text"/> HUF
account number	HUxx xxxx xxxx xxxx xxxx xxxx	comments	<input type="text"/>
	add payee <input type="checkbox"/>		more 96 character
regularity settings	monthly ▾ , the month's <input type="text" value="1"/> day		
	different first / last transaction		
	2019.03.01 (friday), 2019.04.01 (monday), 2019.05.01 (wednesday), 2019.06.03 (monday) ...		
<input type="button" value="cancel"/>		<input type="button" value="next"/>	

**Select account to be debited**

account to be debited	K&H smart minimum account package with extended life insurance   HU83 1111 1111 2222 2222 3333 333 ▾
-----------------------	--

Here you can select the account from which you would like to make the payment. Select the account to be debited from the dropdown list.

**Specify beneficiary account**

In this section you can enter the details of the beneficiary.

beneficiary name	<input type="text"/>
account number	HUxx xxxx xxxx xxxx xxxx xxxx
	add payee <input type="checkbox"/>

- Click on the “” button to view the payees already registered in the system and your own accounts in the popup list. Select the required payee whose details will then be displayed automatically by the system.
- If you would like to save the details of the payee so that you do not have to enter them again the next time, check the field and enter a name and an account name.

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add payee

payee's name

account name

### Enter payment details

- Enter the payment details in this section.
- Select payment frequency from the dropdown list. The days of the week on which the order will be subsequently completed are displayed in a separate field.
- Click on the  button if the date/amount of the first/last transfer is different and enter the required information.

monthly ▾

daily

weekly

bi-weekly

monthly

quarterly

every half year

annually

first payment day

first payment amount  HUF

last payment day

last payment amount  HUF

- Click on the “calendar” icon to use the calendar function. If the value in the *Last payment day* field is “withdrawal”, then the regular order will remain valid until you withdraw it. Enter a date here to determine the end date of this order.

### Save order

- Click on the “next” button at the bottom of the screen to save the transfer order; you can then enter additional orders. For a saved transfer order to be completed, it must be signed first. The process of signing is discussed in Chapter 11.1.
- Click on the “cancel” button to cancel the transaction.

### 9.5 direct debit

This screen enables you to authorise service providers to collect funds directly from your account subject to the conditions specified in the authorisation. On this screen you can see the list of your direct debits.

If you have not given direct debit before the system automatically offer the “add new direct debit” option.

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## direct debit



add new direct debit

**K&H retail vip bank account**

HU80 1040 0023 6651 5748 5748 1001

total: 2 items

active: 0 items

**DIELNET TÁVKÖZLÉSI KERESKEDELMI ÉS  
SZOLGÁLTATÓ KORLÁTOLT  
FELELŐSSÉGŰT**

consumer id erere

limit no limit



**PAKSI HULLADÉKGAZDÁLKODÁSI KFT.**

consumer id 567

limit 3,000 HUF



In case of recent direct debit orders:

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	<b>K&amp;H Biztosító</b>	next debit amount	7,811 HUF
consumer id	123456789-123456789	limit	8,000 HUF
		next debit date	2019.02.28

### details of direct debit

last debit date	2012.03.20	last debit amount	7,600 HUF	next debit date	2019.02.28	next debit amount	7,811 HUF
last debit status	successful	next debit status	in progress				

### details of direct debit order

authorisation id	CFBBHD1	upper debit limit	8,000 HUF
service provider's name	K&H Biztosító	service provider's id	A10765920
consumer's name	Demo Dénes	consumer's id	123456789-123456789
status of direct debit	live	consumer's address	1234 Budapest Demo út 987.
date of recording	2012.12.23	valid from	2012.11.10
request notification	yes	person to be notified	Demo Dénes
valid until	until withdrawn	mailing address	1234 Budapest Demo út 987.

- Click on a transaction to view its details in the dropdown box. The following quick functions are available here:
  - Click on the “*modify, suspend*” button to modify the details of the transaction or suspend it. Suspension can commence on the first banking day following its submission and its start and end dates cannot be the same.
  - Click on the quick function screen to go to the *Direct debit orders* screen where, once you have modified the details of the order, you can create an order to be signed in accordance with the general transaction rules. The modification/suspension will become effective once the order has been signed.

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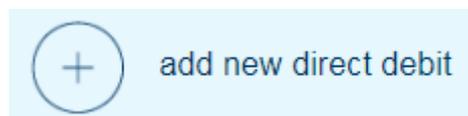
fax: (06 1) 328 9696

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- Click on the “*delete*” button to delete the selected direct debit order; this creates an order to be signed in accordance with the general transaction rules. The direct debit authorisation will be cancelled once this order has been signed.
- Click on the „*delete*” button to prevent completion of the transaction to charge your account. This button is only displayed on your screen if there is an item to be charged under the direct debit authorisation. Clicking on the quick function button creates an order to be signed in accordance with the general transaction rules. The direct debit authorisation will be cancelled once this order has been signed.

Active direct debit orders are marked with and cancelled ones with in the list. The symbol indicates that there is an item to be collected under the direct debit authorisation in question.

If you want to add new direct debit click for this button:



### new direct debit

account to be debited	HU83 1111 1111 2222 2222 3333 3333		
valid from	2/26/19	upper debit limit	not available HUF
end of validity	until revoked	<input type="checkbox"/> notification to service provider of upper limit	

<b>please enter the details of the consumer!</b>		<b>please enter the details of the service provider!</b>	
consumer's name*	Demo Dénes	service provider's id*	
consumer's address*	1105 Sopron, Almahegy u. 1	service provider's name*	
consumer's id*			

### Select account to be debited

Select the account you would like to be debited in this section:

account to be debited	HU83 1111 1111 2222 2222 3333 3333
-----------------------	------------------------------------

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Select the account to be debited from the dropdown list:

**Select service provider**

Select the service provider you wish to authorise to charge your account directly.

**please enter the details of the service provider!**

service provider's id\*

service provider's name\*

- The name and ID of the service provider is stated on the invoices issued by the service provider. Enter these details in the appropriate fields.
- Start typing the name or ID of the service provider in the appropriate field; all registered service providers with the same combination of letters/numbers will be displayed to assist in finding the correct one quickly. Select the name or ID of the service provider from the list; the other field will be automatically filled in by the system. Please check the service provider ID on the invoice against the one shown in the list.

**Enter consumer details**

**please enter the details of the consumer!**

consumer's name\*

Demo Dénes

consumer's address\*

1105 Sopron, Almahegy u. 1

consumer's id\*

- The system will automatically complete the consumer's name and address based on the account holder's details registered by the Bank. Please check that your details are consistent with the details stated on the invoice and modify them as appropriate.
- The consumer ID is stated on the invoice issued by the service provider. Copy the consumer ID into the relevant field.
- You can specify a start date and an end date for the order. Click on the „calendar” icon to use the calendar function.
- You can also specify an upper debit limit. If the service provider would like to debit your account with an amount larger than your upper debit limit, the Bank will automatically reject the charge. Check the  notification to service provider of upper limit button if you would like to notify the service provider about the upper debit limit.

**Save order**

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- Click on the “**next**” button at the bottom of the screen to save the transfer order. For a saved transfer order to be completed, it must be signed first. The process of signing is discussed in Chapter 11.1.
- Click on the „**cancel**” button to cancel the transaction.

**9.6 mobile top-up**

This screen enables you to top up your mobile phone balance. Mobile phone top-ups are classified as bank card transactions.

**mobile top-up**

**which card would you like to pay with?**

K&H Maestro PayPass | 675754\*\*\*\*\*3845 | balance: 10334704 ▾

**Choose a topup card!**

**mobile top-up data**

phone number to be topped up \*

record a new payee

payee name  phone name

please contact the customer service of your mobile phone service provider with a request for a VAT invoice

- Select the account to be debited from the dropdown list.
- Select the appropriate mobile telecommunications company by clicking on its logo, which will then appear framed.



- The system displays the top-up amounts available at the company in question.
- Select the amount, which will appear in blue background.
- Click on the “**mobile phone top-up payees**” list button to view payees already registered in the system. The phone number of the payee selected from the list will be automatically completed.

**Save order**

- Click on the „**next**” button at the bottom of the screen to save the order. For a saved transfer order to be completed, it must be signed first. The process of signing is discussed in Chapter 11.1.
- Click on the „**cancel**” button to cancel the transaction.

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This screen enables you to view and modify or delete the details of payees already registered in the system and to add new payees.

**partners**

payee's name	account number	mobile	address	investment
Demo Dénes Feleség				 

We recommend that you register all beneficiaries to whom you make payments and all mobile phone numbers that you top up frequently.

Only the “payees” in to whom the transaction in question is applicable are displayed in the dropdown list on each transaction screen.

**Warning**

You can only make investment-related HUF and FX payments to payees registered for this purpose.

**Payee settings in K&H e-bank:**

- Each payee must be given a name.
- Details for payees can be entered for three transaction types:
  - accounts (for HUF and FX payments, yellow postal cheque payments etc)
    - secondary account ID
  - mobile phone numbers (for mobile phone top-ups)
  - payees set up for investment purposes (securities accounts or bank accounts to which you would like to initiate payments from a securities account kept with K&H Bank)
- You can enter and name an unlimited number of account numbers or mobile phone numbers for each transaction type.

**View payee details**

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- All the payees you entered in K&H e-bank are displayed on the screen. The transaction types for which you provided details for a payee are checked with a .
- Click on the „+” button next to a payee to view their detailed information in the system.
- Enter a string of characters in the *search* field to search for a payee.

## partners

search

new payee

payee's name	account number	mobile	address	investment
Demo Dénes Feleség				 <span style="float: right; color: #f44336;">^</span>

### investment accounts

Társtulajdonos feleség  
(HUF) 11111111111111111111111111111111, Társtulajdonos feleség  
2019.03.21

modify

**Modify payee details**

- Click on the “*modify*” button to modify a payee's details.
- The *Edit payee* screen enables you to change existing details and save the transaction.

**Delete payee**

- Click on the „*delete*” button to delete a selected payee.
- This transaction is not required to be signed.

**Add new payee**

- Each transaction screen enables you to register the beneficiary of a transaction as a payee; the process is described there.
- Click on the „*new payee*” button on this screen to add a new payee.

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## edit payee

payee's name

## accounts

[new account](#)

## investment accounts

[new investment account](#)

account alias

account number\*

name\*

currency\*

## mobile phone numbers

[new mobile phone number](#)

[cancel](#)

[save](#)

- **Enter payee name**
- **To add a new account**, click on the „[new account](#)” button and complete the fields in the dropdown list. The account name and the beneficiary’s account number and name are mandatory fields.
  - **to add a secondary account ID**

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## edit payee

payee's name

### accounts

[new account](#)

account alias  [delete](#)

beneficiary:\*  account number  secondary account ID

type\*

payment amount  comments

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## accounts

new account

account alias

account alias

delete

account number\*

HUxx xxxx xxxx xxxx xxxx xxxx

name\*

payment amount

comments

payee address

bank id

bank name

bank address

country:

select one

other bank id

correspondent  
SWIFT code

correspondent

- Click on the „delete” button to delete / reject the details entered.
- **To add a new account**, click on the „new investment account” button and complete the fields in the dropdown list. The account name and the beneficiary’s account number and currency are mandatory fields

## investment accounts

new investment account

account alias

account number\*

11111111111111111111111111111111

name\*

Társulajdonos feleség

currency\*

HUF

Click on the „delete” button to delete / reject the details entered

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- **To enter a new mobile phone payee**, click on the „new mobile phone number” button and complete the fields in the dropdown list. The name of the mobile phone number and the mobile phone number itself are mandatory fields.

## mobile phone numbers

new mobile phone number

phone alias

phone alias

phone number\*

delete

- Click on the “delete” button to delete / reject the details entered.

**Save transaction**

- The registration and modification of payee details are transactions that must be signed. Click on the „save” button at the bottom of the screen to save such transactions and sign them immediately. If you navigate from the screen before signing such a transaction, it will be deleted.
- Click on the „cancel” button to cancel the transaction.

**9.8 transaction status****9.8.1 financial**

In this menu you can see the status of your financial transaction: signable, pending or closed.

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**financial transactions**

signable (1 pcs)   pending (16 pcs)   closed (0 pcs)

K&H smart minimum account package with extended life insurance   available balance 500,000 HUF  
 HU83 1111 1111 2222 2222 3333 3333

select all   selected transactions: 1 items

<input checked="" type="checkbox"/>	<b>2019.02.25</b> monday	new HUF transfer	credit account HU12 7777 7777 8888 8888 9999 9999		<b>63,857 HUF</b> pending signature	▼
-------------------------------------	-----------------------------	------------------	--	--	--	---

  summary: **63,857 HUF**

You can check, modify and approve the details of the orders entered. This menu item can be accessed from the menu or you will be automatically directed to this page following your entry of transactions.

- Orders to be signed are grouped by account number to be debited in the priority order set in *Settings / Account profile settings* first and by value date second.
- Click on a transaction to view its details in the dropdown box. Details vary by transaction type.
- The following quick functions are available in the dropdown box:
  - Click on the *modify* button to go to the screen where you can modify the selected transaction.
  - Click on the *delete* button to delete the selected transaction.
- Check the  box to select a transaction for signing:
  - Click on the “*balance forecast*” button to see how your balance will evolve in the next thirty days if you sign the selected transactions.
  - Click on the “*delete selected items*” button to delete all selected items.
  - Click on the „*next*” button at the bottom of the screen to sign the selected orders, i.e. to send them to the Bank.
- Click on the “*cancel*” button to return to the *Managing orders* selection screen.

#### **9.8.1.1 sign or delete transactions**

- Click on the button of the *delete* button in the window to delete the selected transaction.
- You can sign or delete several transactions at the same time. Select the transactions to be signed or deleted by ticking the appropriate  checkboxes:
  - Click on the “*delete selected items*” button to delete all selected items.
  - Click on the „*next*” button at the bottom of the screen to sign all selected transactions, i.e. to send them to the Bank for completion.

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- Click on the “cancel” button to return to the *Managing orders* selection screen.  
Transactions submitted via K&H e-bank can be signed using a mobil-token or with an SMS password.

### 9.8.1.2 signature with Mobil-token

#### if you have internet connection on your mobile device

- start your K&H mobilbank application on your **device**
- choose the "**mobile-token signature**" function
- guide your camera to the **QR code**
- check the transactions on your device
- sign the transactions by **providing your mPIN / TouchId**
- with this, your transactions will be signed, and the page progresses to the notifications screen

#### if you don't have internet connection on your mobile device

- start your K&H mobilbank application **on your device**
- choose the "**mobile-token signature**" function
- guide your camera to the **QR code**
- check the transactions on your device
- sign the transactions by **providing your mPIN / TouchId**
- **enter** the signature generated by your device **here**, then click on the "sign" button



#### how to use QR code

- start your K&H mobilbank application on your device
  - choose the "mobile-token signature" function
  - guide your camera to the QR code
  - check the transactions on your device
  - sign the transactions by providing your mPIN / TouchID
  - with this, your transactions will be signed, and the page progresses to the notifications screen
- if you haven't internet connection:  
 enter the signature generated by your device here, then click on the "sign" button



[back to the verification page](#)

confirmation  
code\*

sign

### 9.8.1.3 signature with an SMS password

- Enter the password sent to your mobile phone number on record at the Bank in the *SMS password* field.
- The SMS password thus received is only valid for the transactions selected, i.e. if you would like to initiate a new order you will need a new SMS password for it.

[back to the verification page](#)

sms code\*

continue

## 9.8.2 confirmation

All the transactions signed in the previous step are confirmed on this screen.  
 The transactions are grouped by account in the same order as in the previous screen.

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## confirmation

**K&H smart minimum account package with extended life insurance** available balance   
 HU83 1111 1111 2222 2222 3333 3333

selected transactions: 1 items

<b>2019.02.25</b> monday	new HUF transfer	credit account HU12 7777 7777 8888 8888 9999 9999		<b>32,547 HUF</b> in progress feedback: pending transaction feedback codes: 0 0000 id: REF11112222	^
-----------------------------	------------------	--	--	--	---

**transaction details**

creator Demo Dénes	created time 2019.02.25
-----------------------	----------------------------

The above transactions have successfully been sent in and may now be viewed through the menu item "transactions". For the details of the credit made to the beneficiary's account please consult the relevant Announcement currently in effect.

print
done

- Click on a transaction to view its details in the dropdown box. Details vary by transaction type.
- Click on the „print” button to generate a certificate in .pdf format about the orders shown on the *Confirmation* screen.
- Click on the „done” button; if you have other transactions to be signed and you would like to sign them immediately, you will have an option to return to the *Orders to be signed* screen; otherwise you will be redirected to the start page.

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This screen enables you to check, modify or delete the details of pending (value dated) orders.

## financial transactions

signable (0 pcs)		pending (16 pcs)		closed (2 pcs)	
<b>K&amp;H smart minimum account package with extended life insurance</b> HU83 1111 1111 2222 2222 3333 3333					
transactions: 3 db					
<b>2017.06.23</b> friday	standing HUF transfer order	Kedvezményezett Ügyfél 44444444-55555555-66666666	<b>20,000 HUF</b>	Aktiv	EBNG000004220481
<b>2017.03.11</b> saturday	standing HUF transfer order	Kedvezményezett Ügyfél 44444444-55555555-66666666	<b>1,500 HUF</b>	Aktiv	EBNG000004220483
<b>2017.02.20</b> monday	standing HUF transfer order	Kedvezményezett Ügyfél 44444444-55555555-66666666	<b>5,000 HUF</b>	Aktiv	EBNG000004220482
<b>HUF securities account</b> HU37 1111 1111 2222 2222 4444 4444					
transactions: 13 db					
<b>payment transactions</b>					
<b>2017.04.30</b> sunday	Utalási/ átvezetési rendelkezés	Befektető Bálint 88888888-55555555-33333333	<b>323 HUF</b>	active	RD080331000005

- Click on a transaction to view its details in the dropdown box. Details vary by transaction type.
- Click on the *modify* button to go to the screen where you can modify the selected transaction.
- Click on the *delete* button to delete the selected transaction, which will immediately generate a deletion order to be signed.

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### 9.8.2.2 closed financial transactions

This screen enables you to check your transactions completed in the last thirty days and to initiate new ones by using their details.

**financial transactions**

signable (0 pcs)    pending (16 pcs)    **closed (2 pcs)**

**K&H smart minimum account package with extended life insurance**    available balance 500,000 HUF  
 HU83 1111 1111 2222 2222 3333 3333

selected transactions: 2 items

<b>2019.02.25</b> monday	new HUF transfer	credit account HU12 7777 7777 8888 8888 9999 9999	✓	<b>32,547 HUF</b> successfully processed feedback: successful performance feedback codes: 0 0000 id: REF11112222	▼
<b>2019.02.25</b> monday	new HUF transfer	credit account HU12 7777 7777 8888 8888 9999 9999	✓	<b>63,857 HUF</b> successfully processed feedback: successful performance feedback codes: 0 0000 id: REF11112222	▼

The completed orders shown on this screen are orders submitted via e-bank and completed.

- The completed orders are shown by account number in the order set in *Settings / Account profile settings*, while administrative items are shown in reverse chronological order.
- Click on a transaction to view its details in the dropdown box where you can use the “*copy transaction*” button to initiate new transactions of the following types:
  - domestic HUF transfer
  - yellow postal cheque payment
  - international or domestic FX payment
  - mobile phone top-up
  - fix term deposit

Clicking on the quick function button directs you to the appropriate transaction screen where the system will copy the previous transaction. Check / modify the details, then create an order to be signed according to the general transaction rules. Cloned orders will be completed once they have been signed.

### 9.8.3 administrative

In this menu you can see the status of your administrative transaction: signable, pending or closed.

Click on the appropriate icon to start the required function. Only the menu items you are authorised to use are displayed on your screen.

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You can check, modify and approve the details of the orders entered. This menu item can be accessed from the menu or you will be automatically directed to this page following your entry of transactions.

- Click on a transaction to view its details in the dropdown box. Details vary by transaction type.
- The following quick functions are available in the dropdown box:
  - Click on the [modify](#) button to go to the screen where you can modify the selected transaction.
  - Click on the [delete](#) button to delete the selected transaction.
  - Click on the “[delete selected items](#)” button to delete all selected items.
  - Click on the „[next](#)” button at the bottom of the screen to sign the selected orders, i.e. to send them to the Bank.
- Click on the “[cancel](#)” button to return to the *Managing orders* selection screen.

**9.8.4 administrative transactions**

In this menu you can see the status of your administrative transaction: signable, pending or closed.

**administrative transactions**

signable (0 pcs)	pending (0 pcs)	closed (1 pcs)
------------------	-----------------	----------------

there are no transactions to display on the accounts you have query access to

Click on the appropriate icon to start the required function. Only the menu items you are authorised to use are displayed on your screen.

**9.8.4.1 signable administrative transactions**

You can check, modify and approve the details of the orders entered. This menu item can be accessed from the menu or you will be automatically directed to this page following your entry of transactions.

- Click on a transaction to view its details in the dropdown box. Details vary by transaction type.
- The following quick functions are available in the dropdown box:
  - Click on the [modify](#) button to go to the screen where you can modify the selected transaction.
  - Click on the [delete](#) button to delete the selected transaction.
  - Click on the “[delete selected items](#)” button to delete all selected items.
  - Click on the „[next](#)” button at the bottom of the screen to sign the selected orders, i.e. to send them to the Bank.
- Click on the “[cancel](#)” button to return to the *Managing orders* selection screen.

**9.8.4.2 sign or delete transactions**

- Click on the button of the [delete](#) button in the window to delete the selected transaction.

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- You can sign or delete several transactions at the same time. Select the transactions to be signed or deleted by ticking the appropriate  checkboxes:
  - Click on the “delete selected items” button to delete all selected items.
  - Click on the „next” button at the bottom of the screen to sign all selected transactions, i.e. to send them to the Bank for completion.
- Click on the “cancel” button to return to the *Managing orders* selection screen.

Transactions submitted via K&H e-bank can be signed using a mobil-token or with an SMS password.

#### 9.8.4.3 signature with Mobil-token

##### if you have internet connection on your mobile device

- start your K&H mobilbank application on your **device**
- choose the "**mobile-token signature**" function
- guide your camera to the **QR code**
- check the transactions on your device
- sign the transactions by **providing your mPIN / TouchId**
- with this, your transactions will be signed, and the page progresses to the notifications screen

##### if you don't have internet connection on your mobile device

- start your K&H mobilbank application **on your device**
- choose the "**mobile-token signature**" " function
- guide your camera to the **QR code**
- check the transactions on your device
- sign the transactions by **providing your mPIN / TouchId**
- enter** the signature generated by your device **here**, then click on the "sign" button



**how to use QR code**

- start your K&H mobilbank application on your device
- choose the "mobile-token signature" function
- guide your camera to the QR code
- check the transactions on your device
- sign the transactions by providing your mPIN / TouchID
- with this, your transactions will be signed, and the page progresses to the notifications screen

if you haven't internet connection:  
enter the signature generated by your device here, then click on the "sign" button



[back to the verification page](#)

confirmation code\*

#### 9.8.4.4 signature with an SMS password

- Enter the password sent to your mobile phone number on record at the Bank in the *SMS password* field.
- The SMS password thus received is only valid for the transactions selected, i.e. if you would like to initiate a new order you will need a new SMS password for it.

[back to the verification page](#)

sms code\*

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#### 9.8.4.5 confirmation

All the transactions signed in the previous step are confirmed on this screen.  
 The transactions are grouped by account in the same order as in the previous screen.

**confirmation**

**administrative transactions**
transactions: 1 items

type	status	
modify card limit and changing 3D secure parameters	<span style="color: green; font-size: 1.2em;">✓</span>	successfully processed signed: Demo Dénes 2018.04.11 15:29:29 <div style="text-align: right; font-size: 0.8em;">▼</div>

The above transactions have successfully been sent in and may now be viewed through the menu item "managing orders". For the details of the credit made to the beneficiary's account please consult the relevant Announcement currently in effect.

print
done

- Click on a transaction to view its details in the dropdown box. Details vary by transaction type.
- Click on the „print” button to generate a certificate in .pdf format about the orders shown on the *Confirmation* screen.
- Click on the „done” button; if you have other transactions to be signed and you would like to sign them immediately, you will have an option to return to the *Orders to be signed* screen; otherwise you will be redirected to the start page.

#### 9.8.4.6 pending administrative transactions

This screen enables you to check, modify or delete the details of pending (value dated) orders.

**administrative transactions**

signable (0 pcs)

pending (0 pcs)

closed (2 pcs)

⚠ there are no transactions to display on the accounts you have query access to

- Click on a transaction to view its details in the dropdown box. Details vary by transaction type.
- Click on the *modify* button to go to the screen where you can modify the selected transaction.
- Click on the *delete* button to delete the selected transaction, which will immediately generate a deletion order to be signed.

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This screen enables you to check your transactions completed in the last thirty days and to initiate new ones by using their details.

The screenshot shows a web interface for 'administrative transactions'. At the top, there are three tabs: 'signable (0 pcs)', 'pending (0 pcs)', and 'closed (2 pcs)'. The 'closed' tab is selected. Below the tabs, the page title 'administrative transactions' is displayed, along with 'transactions: 2 items'. A table lists the transactions:

type	status	
modify card limit and changing 3D secure parameters	✓ successfully processed	signed: Demo Dénes 2018.04.11 15:29:29
modify card limit and changing 3D secure parameters	✓ successfully processed	signed: Demo Dénes 2018.04.11 13:48:00

The completed orders shown on this screen are orders submitted via e-bank and completed.

**10 cards, accounts**

The following types of order can be generated on this selection screen:

The screenshot shows a vertical menu with five blue buttons:

- card management, modify card limit »
- credit cards
- account history
- account data
- account statements, notifications

Click on the appropriate icon to go the required menu item. Only the menu items you are authorised to use are displayed on your screen.

**10.1 cards management, modify card limits**

This screen enables you to view the bank card(s) linked to the accounts you are authorised to manage. You can also view PIN, change existing card limits, activate, renew, suspend / unsuspend or cancel bank cards.

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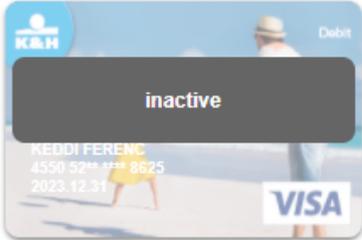
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## card management, modify card limit

own card(s)	managed card(s)									
<div style="display: flex; justify-content: space-between;"> <div style="width: 30%;">  <p style="text-align: center; background-color: black; color: white; padding: 5px;">inactive</p> </div> <div style="width: 65%;"> <p><b>KEDDI FERENC</b> 4550 52** **** 8625</p> <p>debit card main card live HU54 1040 2908 8676 6887 7675 1008</p> <div style="display: flex; justify-content: flex-end; align-items: center;"> <span style="margin-right: 20px;">activate</span> <span>cancel</span> </div> </div> </div>										
<p><b>PIN code</b></p> <p>view PIN <span style="float: right;">**** </span></p>										
<p><b>card limit</b></p> <table style="width: 100%;"> <tr> <td style="width: 70%;">cash withdrawal limit*</td> <td style="width: 10%;"><input type="text" value="1"/></td> <td style="width: 20%;">HUF</td> </tr> <tr> <td>purchase limit*</td> <td><input type="text" value="116 000"/></td> <td>HUF</td> </tr> <tr> <td>online transaction limit*</td> <td><input type="text" value="116 000"/></td> <td>HUF</td> </tr> </table>		cash withdrawal limit*	<input type="text" value="1"/>	HUF	purchase limit*	<input type="text" value="116 000"/>	HUF	online transaction limit*	<input type="text" value="116 000"/>	HUF
cash withdrawal limit*	<input type="text" value="1"/>	HUF								
purchase limit*	<input type="text" value="116 000"/>	HUF								
online transaction limit*	<input type="text" value="116 000"/>	HUF								
<p><b>online card payment</b></p> <p>authentication method* <span style="float: right;"> <input type="button" value="push notification"/> <input checked="" type="button" value="SMS"/> </span></p>										
<p>For security reasons, enter your phone number and password to enable online shopping. When confirming your online payment you have to give this password and the SMS code sent to the registered phone number.</p> <p>If you would like to use Push Notification for your online card payment you need to activate your K&amp;H Mobilbank application.</p>										
<p>phone number <input style="float: right;" type="text" value="+36/30/101-0101"/></p> <p>new password <input style="float: right;" type="text" value="****"/></p>										
<input type="button" value="next"/>										

The screen displays the cards which belong to the client on whose behalf you are acting and which you have access to, including credit cards.

- Click on the “V” button next to a bank card to view its details.

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- In addition to the details, the following quick functions are available in the dropdown window:
  - for credit and/or debit cards:
    - card management
      - activate card, suspend / unsuspend card, cancel card, order replacement card
    - modify limit
    - renew card (available only from 45 to 90 days prior to the expiry date of the card in question)
    - view PIN
    - credit card details (only available for credit cards)

Click on the appropriate quick function button to go directly to the required transaction or settings screen.

### 10.1.1 modify card limit, view PIN and online card payment

#### view PIN

In this menu item you can request the PIN code associated with the bank card(s). Click the eye icon “



”to start the request. If the query is successful, the code is showed for 12 seconds.

#### PIN code

view PIN

\*\*\*\* 

#### PIN code

view PIN

2478

#### modify card limit

This function can be used for modifying the cash withdrawal, purchase and online transaction limits of a selected bank card and the online card payment service. Changes become effective once you have signed them.

- When you have entered the required details click on the „next” button to generate a transaction to be signed. Changes become effective once you have signed them.

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## card limit

cash withdrawal limit*	<input type="text" value="1"/>	HUF
purchase limit*	<input type="text" value="116 000"/>	HUF
online transaction limit*	<input type="text" value="116 000"/>	HUF

Internet transaction limit can not exceed the purchase limit. Internet transaction limit is a subcategory of purchase limit.

## online card payment

You can find more information about the online card payment service on the following page:  
<https://www.kh.hu/sca>

For the details of the selected card, you can also enter the password required for the online purchase transaction and the phone number.

### online card payment

authentication method\*

push notification

SMS

For security reasons, enter your phone number and password to enable online shopping. When confirming your online payment you have to give this password and the SMS code sent to the registered phone number.

If you would like to use Push Notification for your online card payment you need to activate your K&H Mobilbank application.

phone number

?

new password

?

next

Password format: 4 digits

### authentication method

Here you can see the confirmation method you are using

### online card payment

authentication method\*

push notification

SMS

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For security reasons, enter your phone number and password to enable online shopping. When confirming your online payment you have to give this password and the SMS code sent to the registered phone number.

If you would like to use Push Notification for your online card payment you need to activate your K&H Mobilbank application.

- When you have entered the required details click on the „next” button to generate a transaction to be signed. Changes become effective once you have signed them.

**10.1.2 renew card**

This quick function is available only from 45 to 90 days prior to the expiry date of the card in question and enables you to request a replacement card early.

**10.1.3 activate card**

The button of this quick function is only shown if the user has a card to be activated. Click on the button to generate a transaction to be signed. The bank card in question will be activated once you have signed the transaction.

**10.1.4 suspend / unsuspend card**

The button of this quick function is only shown if the user has a card to be suspend / unsuspend.

**DR.KEDDI FERENC**

5362 47\*\* \*\*\*\* 9635

credit card

main card

live

HU52 1040 7501 7811 0000 1146 5596

suspend

cancel

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**DR.KEDDI FERENC**  
 4550 52\*\* \*\*\*\* 0149

debit card  
 main card  
 suspended  
 HU45 1040 2908 8676 6887 7675 1170

unsuspend

cancel

### suspend card

After confirming this action, you won't be able to use this card in any forms. The suspend action is temporary for a maximum of 90 days. If you do not unsuspend your card in time, your card will be canceled. The cancel action is permanent and non reversable.

- click on the „save” button to generate a transaction

The transaction is free of charge. After a successful suspended, the end date of the suspension period is displayed on the card image.

### suspend card

The 5362 47\*\* \*\*\*\* 9635 card number K&H World Mastercard plus PayPass credit card will be suspended. After confirming this action, you won't be able to use this card in any forms. The suspend action is temporary for a maximum of 90 days. If you do not unsuspend your card in time, your card will be canceled. The cancel action is permanent and non reversable.

cancel

save

### suspend card



**✔ Successful suspend.**

Your card is suspended till 23 December 2020. If you do not unsuspend your card in time, your card will be canceled automatically. The cancel action is permanent and non reversable. If you need more information please call K&H TeleCenter.

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If you do not unsuspend your card in time, your card will be canceled automatically. The cancel action is permanent and non reversible. If you need more information please call K&H TeleCenter.

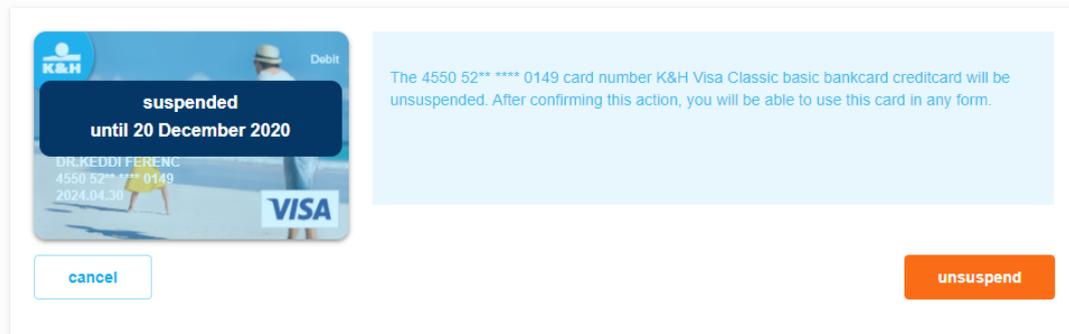
unsuspend

This function only appears if the user has an unsuspend card.



After confirming this action, you will be able to use this card in any form.

### unsuspend card



- click on the „unsuspend” button to generate a transaction
- no signature is required for the transaction
- 

### 10.1.5 cancel card

This function only appears if the user has a cancel card.

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**KEDDI FERENC**  
4550 52\*\* \*\*\*\* 8625

debit card  
main card  
live  
HU54 1040 2908 8676 6887 7675 1008

activate

cancel

## cancel card



The 4550 52\*\* \*\*\*\* 8625 card number K&H Visa Classic basic bankcard will be canceled. After confirming this action, you won't be able to use this card in any forms. The cancel action is permanent and non reversible.  
**The Bank may charge fees for replacement card.**

cancel

cancel card

**ATTENTION!**

After confirming this action, you won't be able to use this card in any forms. The cancel action is permanent and non reversible.

The Bank may charge fees for replacement card.

The cancelled card is displayed in the card list for 90 days. After the "cancel card" button, the transaction request can be finalized. For security reasons, it is necessary to confirm the prohibition request in a popup message!

**warning**

Are you sure you want to cancel your card? This action is non reversible.

no

yes

successful transaction:

**K&H Bank Zrt.**

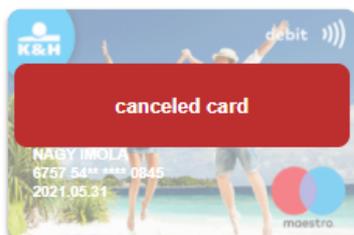
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## cancel card


**Card cancel successful.**

The Bank may charge fees for replacement card. The 6757 54\*\* \*\*\*\* 0845 card number K&H Maestro contactless bankcard has successfully canceled. If you need more information, please call the K&H TeleCenter: +36 1/20/30/70 335 33 55.

## order replacement card

Your replacement card will arrive at your address, 2049 DIÓSD Bartók Béla út 10.  
 You can modify the address in Ebank 'settings' menu, with K&H TeleCenter helps or in any K&H branch.  
 The Bank may charge fee for replacement card, from which. You can inform the fee from the Announcement.

cancel

order replacement card

After successful card canceled you will be able to request a replacement card. The Bank may charge fees for replacement card. If you need more information, please call the K&H TeleCenter: +36 1/20/30/70 335 33 55.

**10.1.6 order replacement card**

Here you can see the address to which we will post the replacement card.

## order replacement card

Your replacement card will arrive at your address, 2049 DIÓSD Bartók Béla út 10.  
 You can modify the address in Ebank 'settings' menu, with K&H TeleCenter helps or in any K&H branch.  
 The Bank may charge fee for replacement card, from which. You can inform the fee from the Announcement.

cancel

order replacement card

You can modify the address in Ebank 'settings' menu, with K&H TeleCenter helps or in any K&H branch.

The Bank may charge fee for replacement card, from which. You can inform the fee from the Announcement.

Click on the "order replacement card" button to generate a transaction to be signed.

**K&H Bank Zrt.**

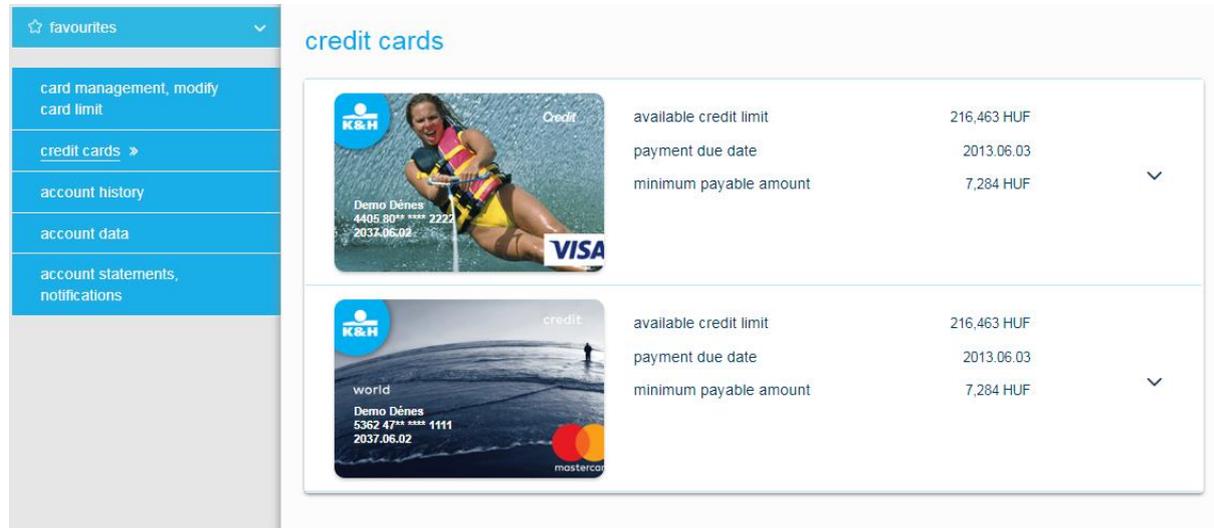
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You can only see the selection screen if you are authorised to view/manage credit cards.



This screen enables you to view the cards linked to the credit card accounts you are authorised to manage and to carry out transactions associated with these cards.

- Click on the **transaction history** button to go to the *account history* screen to view the credit card transactions of the last thirty days
- Click on the **pending transactions** button to go to the *account history* screen to view the pending credit card transactions generated in the last thirty days.
- Click on the **cycle's trn.** button to go to the **credit card transactions booked in the current cycle** screen to view the transactions generated since the last payment date of the credit card in question
- Click on the **statement** button to go to the screen where you can view and download credit card statements for the card in question
- Click on the **repayment** button to initiate a payment to the credit card in question.

You will be directed to the *HUF payment* screen where the following transaction details are already filled in

- Account to be debited: *The first HUF account in the priority order specified in Settings*
- Beneficiary's name: *Name of the credit card account*
- Beneficiary's account number: *Account number of the credit card account*
- Value date: *Due date*
- Payment amount: *The minimum amount payable*
- Comments: *Due date*

You can change the details of the order at your discretion before submitting it via e-bank.

The transaction must be entered and signed in the same manner as HUF payments.

Click on the **card mgmt** button to go to the *Card management, modify card limit* screen where you can view the details of the credit card in question and modify its purchase and cash withdrawal limits.

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You can view the transactions on the selected account on the Account history screen. Account history can be checked for up to 5 calendar years.

**account history**

every account search for a contact, type, category ...

advanced search settings

type: every transaction time interval: 11/27/18  -from 2/25/19  -to

transaction direction:  debits  amounts credited amount interval:  -from  -to

status:  booked  waiting for booking

---

2019.02.23 saturday		purchase with bank card <b>Lechner Ödön fasor 9.</b>	-14,500 HUF booked <input type="text"/>
2019.02.23 saturday		cash withdrawal - from <b>Lechner Ödön fasor 9.</b> ATM	-5,000 HUF booked <input type="text"/>

- By default the screen displays the thirty latest items on your accounts in value date order. Click on the “next 30 items” button to view the preceding thirty items.
- If you would like to view the details of a transaction, click on the **+** button next to it.
- Click on the “print” button on the details page to print a statement in .pdf format about the transaction in question.
- Click on the “copy transaction” button to copy a transaction. This works for the following order types:
  - domestic HUF transfer – previous domestic HUF transfer, regular, sweep or top-up transfer, yellow postal cheque
  - international or domestic FX payment – from previous transactions of the same type
  - fix term deposit – from a previous term deposit
  - mobile phone top-up – from a previous transaction of the same type

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- To view the history of a single account, click in the account number field and select the account number in question from the dropdown list.
- Click on the *Advanced search setting* button to select your transaction search criteria in the dropdown box.
- To search by text, enter a string of characters in the field.

You can also export your account history enquiry in .csv or .xls format by clicking one of the following buttons:

**10.4 account data**

This screen lists the accounts of the selected Client that you are authorised to manage. The latest available balance and the currency of each account are displayed next to the account name and number.

**account data**

K&H smart minimum account package with extended life insurance
500,000 HUF ▲

HU83 1111 1111 2222 2222 3333 3333

**K&H smart minimum account package with extended life insurance details**

GIRO account number 11111111-22222222-33333333	IBAN account number HU83 1111 1111 2222 2222 3333 3333	currency HUF
account type K&H smart minimum account package with extended life insurance	account name in K&H e-bank K&H smart minimum account package with extended life insurance	account priority in K&H e-bank no priority

HUF transfer
FX transfer
account history
account settings

- Certain quick functions are also available in the dropdown window. Click on a quick function to go directly to the desired transaction or settings screen.

Accounts are displayed on the screen in the order set and with the name specified in *Settings / Account profile settings*. If you did not specify a name for an account, its number will be displayed in GIRO format in the list. Click on the *Account profile settings* quick function button to go directly to the *Account profile settings* screen.

**10.5 account statements, notifications**

On this screen you can enquiry account statements and notifications for accounts you are authorised to manage. Account statements are generated in .pdf format. The contents and format of electronic statements are identical to those of the printed statements sent by post.

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You can check your statements by using the the single sign-on service. A new browser tab will be opened this time.

For detailed information please visit [here](#).

The screenshot shows the K&H e-bank interface. At the top, there is a navigation bar with the K&H logo, links for 'e-bank', 'e-post', and 'web Electra', and a language selector 'HU | EN'. A 'last login' indicator shows '2018.02.15'. Below the navigation bar, there is a section for 'Demo Dénes documents'. The main content area displays a table of documents with the following columns: status, name, folder, subfolder, and created. The table contains five rows of 'contract offer' documents, each with a 'download again' button. A sidebar on the left shows a navigation menu with categories like 'incoming (6)', 'statements', 'contract (6)', 'archive', 'STATUS', 'unread (6)', and 'todo (1)'. At the bottom of the table, there is a pagination control showing '1 - 5', 'Total: 5', and '1 page / 1'.

status	name	folder	subfolder	created	
<input type="checkbox"/>	Name of document, bank account number	All	All	2018.01.06. - 2018.02.15.	filter
<input type="checkbox"/> read	contract offer 31.01.2018	contract	savings	2018.01.31.	download again
<input type="checkbox"/> read	contract offer 31.01.2018	contract	savings	2018.01.31.	download again
<input type="checkbox"/> read	contract offer 29.01.2018	contract	savings	2018.01.29.	download again
<input type="checkbox"/> todo	contract offer 29.01.2018	contract	savings	2018.01.29.	download again
<input type="checkbox"/> read	contract offer 16.01.2018	contract	savings	2018.01.16.	download again

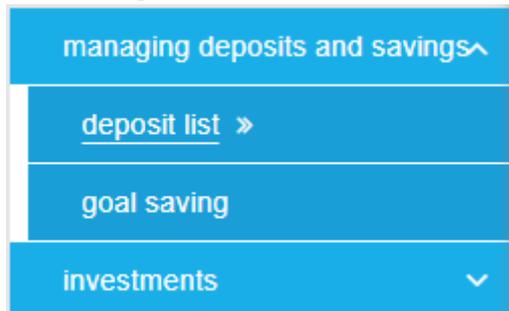
- Click on the description of a document to open it. To view your statements you need an application that can read PDF files, for example Acrobat Reader.
- The documents can be opened by account owner (for co-owner this functional not available)

**K&H Bank Zrt.**

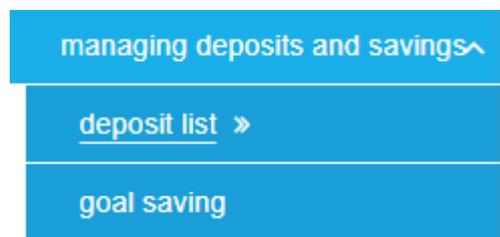
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www.kh.hu • [bank@kh.hu](mailto:bank@kh.hu)**11 savings****11.1 managing deposits and savings**

The following functions can be accessed from the *Managing deposits* selection screen:



Click on the appropriate icon to go to the required menu item. Only the menu items you are authorised to use are displayed on your screen.

**11.1.1 deposit list**

This screen lists deposits by account.

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## deposit list

 fix term deposit				
<b>K&amp;H smart minimum account package with extended life insurance</b> HU83 1111 1111 2222 2222 3333 3333			1,000,000 HUF	
total: 1 pcs				
	<b>K&amp;H forint lekötött betét</b> roll-over deposit	7.4 % 30 days	1,000,000 HUF 2019.02.28 thursday	
<b>K&amp;H planner savings account</b> HU96 4444 4444 5555 5555 6666 6666			600,000 HUF	
total: 2 pcs				
	<b>K&amp;H emelkedő betét</b> your one-time term deposit will expire soon	3 % 18 months	100,000 HUF 2019.02.28 thursday	
	<b>K&amp;H infláció plusz betét</b> your one-time term deposit will expire soon	3 % 180 days	500,000 HUF 2019.03.02 saturday	

- The  symbol represents revolving deposits. One-time term deposits are not marked.
- The  warning symbol is shown next to deposits expiring within five days. The details of such deposits include the warning message “[your deposit will expire in 5 days, select from our choice of attractive products](#)”
- Click on the „+” button to view the details of a term deposit.
- The following quick functions are available on this screen:
  - Click on the “[instant withdrawal](#)” button to withdraw the selected deposit immediately. Clicking on the button generates a transaction to be signed. The funds will be withdrawn once the transaction has been signed
  - Click on the “[finish on rollover](#)” button to not fix the selected term deposit again on its rollover date. Clicking on the button generates a transaction to be signed. The instruction will be final once the transaction has been signed
  - Click on the “[modify](#)” button to go to the *modify deposit* screen to modify the parameters of a term deposit

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## modify deposits

This screen enables you to change the amount and term of a selected deposit.

Modifications always become effective on the rollover date of the deposit in question.

### modify deposit

**account of fixed deposit**

**K&H smart minimum account package with extended life insurance**

HU8311111111222222222233333333

**deposit type information**

type: K&H forint lekötött betét

reference number: A2841GX5FA23V

repeating\*: revolving term deposit ▼

new interest place\*: deposit ▼

new amount in term deposit:  HUF

new duration\*: ▼

**deposit details**

current deposit	2019.01.29 tuesday
next due date	2019.02.28 thursday
Kamat	7.4%
current term deposit amount	1,000,000 HUF
expected net interest	250 HUF
gross interest	20 HUF
interest tax	20 HUF
health contribution	20 HUF
current interest place	deposit

cancel
next

- You can change the following parameters of a term deposit on this screen:
  - One-time deposits cannot be revolving.
  - You can change the duration and the amount of revolving term deposits and where their interest should be credited. Click on the finish on rollover function to stop further revolving in the case of revolving deposits.
- Click on the „next” button at the bottom of the screen to save the modified transaction. For a saved transaction to be completed, it must be signed first.
- Click on the „cancel” button to cancel the modifications.

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This screen enables you to fix new term deposits.

### fix term deposit

choose account HU83 1111 1111 2222 2222 3333 3333

**What kind of deposit would you like to fix?**

type\* K&H extra betét

rollover\* one-off term deposit

amount\* | HUF

tenor\* 60 days

calculate

**deposit details**

start date of fixing  
2019.02.25 monday

end date of fixing

interes rate

cancel
next

- Select the account you would like to use for fixing the term deposit from the dropdown list.
- Select the deposit type from the dropdown list and specify whether you would like the deposit to be one-off or revolving. Revolving deposits are automatically fixed at the end of the specified period for the same period.
- If you are fixing a revolving deposit, specify whether you would like the interest to be credited to the deposit or the account.
  - If the interest is credited to the deposit, it will be capitalised, i.e. at the end of the specified period the interest will be added to the original amount and this new higher amount will be fixed.
  - If the interest is credited to the account, only the original amount of the deposit will be fixed again.
- Enter the amount of the term deposit in the “term deposit amount” field, then click on the “[calculate](#)” button to view the estimated interest amount.
- Click on the „[next](#)” button at the bottom of the screen to save your term deposit order. For it to be completed it must be signed first.
- Click on the „[cancel](#)” button to cancel the transaction.

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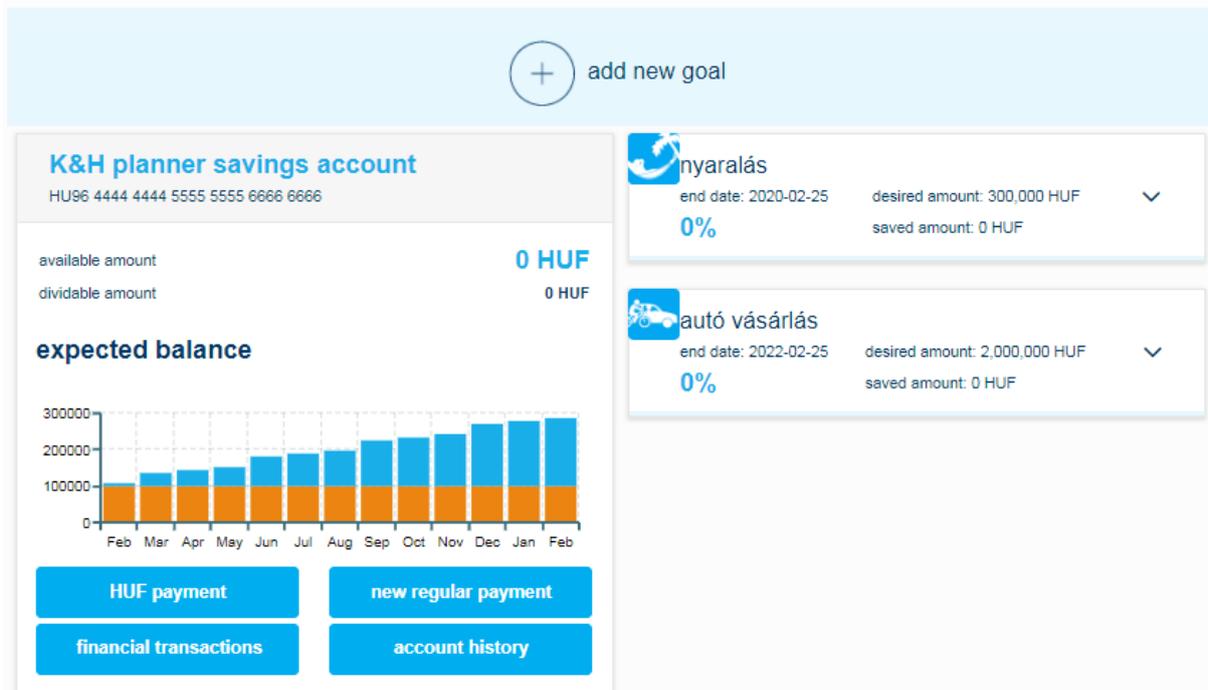
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The K&H Planner savings account makes it possible for regular savers to keep an eye on their savings and how they develop. **For every one of their future plans, K&H Planner savings account holders can create a separate savings objective**, identified by a unique name and icon, which enables them to monitor their progress with respect to each of their objectives.

## goal planner



- As an account holder you will be able to create, modify and cancel savings objectives at any time and you can also modify the priority order of your objectives. This way you can have an up-to-date picture of your savings even in case a potential change in your situation should make you revise your objectives.
- When setting an objective for yourself, you need to supply the following
  1. How much money do you need to realise your objective?
  2. By when you want to realise your objective?
  3. Do you have an initial capital and if yes, how much is that?
- N.B. Setting a new objective for yourself will not create a new account: by doing so you will only be able to distribute the available balance among your various objectives.
- Supplied with the above details, the K&H Planner will calculate the amount of regular monthly deposit necessary for you to achieve your goals by the specified deadlines. When setting an objective for yourself it is a good idea to also make a standing transfer order for the required amount to make sure that the regular savings you need automatically appear in your account every month. After you have achieved an objective, or when adding further objectives, don't forget to modify the associated standing transfer order.
- You have nothing else to do – just make the necessary amount available in your account every month and the K&H Planner will automatically allocate it to your objectives.

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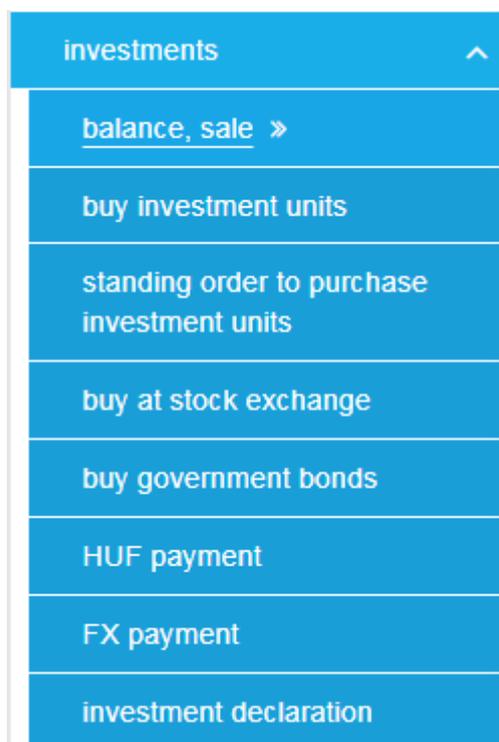
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- The K&H Planner is also aware that you may not always be able to save the planned amount, or you may simply forget to make the upcoming transfer, and therefore it has some good tips for you to keep you on track. If that happens to be the case it is a good idea to modify your monthly deposits according to the tips you have been given so that the required amount actually becomes available by the specified deadline.
- By default, your savings objectives will be displayed in a chronological order, and that will be treated as the priority order as well. If you want to change the priority order of your objectives, you can do so any time using the “drag-and-drop” method. Your objectives will be serviced (i.e. being allocated funds) according to the priority order that has been set, which is important in case the account balance should be less than what you would need to accomplish your objective(s).

**11.2 investments**

The *Managing investments* selection screen is only accessible to you if you have a signed agreement for the provision of investment services in place. The following functions are available on the screen:



Click on the appropriate icon to go to the required menu item. Only the menu items you are authorised to use are displayed on your screen.

**Request investment services**

- You can only request investment services if you have a securities account at K&H. Click on *Investments* to go to the application form. Investment services must be requested for all your accounts, i.e. any accounts you may open subsequently will appear in e-bank.

**11.2.1 balance, sale**

This screen offers an overview of the funds and securities available on your securities accounts with K&H Bank.

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## balance, sale, certificate

<b>HUF securities account</b>		11111111-22222222-44444444	physical balance amount:	749,960 HUF
			available balance amount:	749,960 HUF
total: 10 pcs				
<b>2017/A ÁLLAMKÖTVÉNY</b>			available:	12 pcs
evaluating price: 10,000 HUF			daily portfolio value:	120,000 HUF
<b>physical balance amount</b>			<b>available</b>	
12 pcs			12 pcs	
<b>evaluating price</b>			<b>nominal value</b>	
10,000 HUF			10,000 HUF	
			<b>total nominal value</b>	
			120,000 HUF	
<b>buy date</b>	<b>purchased inventory (qty)</b>	<b>buy rate (HUF)</b>	<b>buy stock amount (HUF)</b>	<b>current stock amount (HUF)</b>
2008.06.06	12	10,081.66	120,979.92	120,000
<b>summary</b>	<b>12</b>		<b>120,979.92</b>	<b>120,000</b>
<a href="#">order list</a>				
	<b>ELMŰ RT. TÖRZSRÉSZVÉNY</b>		available:	334 pcs
	evaluating price: 29,200 HUF		daily portfolio value:	9,752,800 HUF
	<b>K&amp;H ARANYKOSÁR BEFEKTETÉSI JEGY</b>		available:	7,053 pcs
	evaluating price: 3.189434 HUF		daily portfolio value:	22,495 HUF

- Your securities accounts and the securities held on them are listed one by one, in blocks. The available balance amount and the daily portfolio value of each securities account are listed on separate lines. The accounts are displayed on the screen in the order set and with the name specified in the *Settings / Account profile settings* menu item.
- This is followed by an itemised list of the various securities held on the account in question.
- Click on the „+” button next to a securities account to access the following functions:
  - Click on the button of the **account history** button to go to the *Account history* menu item where you can view the history of the investment account in question
  - Click on the button of the **statements** button to go to the *Account statements, notifications* screen where you can view the account statements of the selected securities account

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- Click on the button of the **order list** button to go to the *Pending orders* screen where you can view the pending orders on your securities accounts.
- Click on the „+” button next to a securities account to view the details of all securities held on the account in question in the dropdown window.

2017/A ÁLLAMKÖTVÉNY		available:		12 pcs	
evaluating price: 10,000 HUF		daily portfolio value:		120,000 HUF	
physical balance amount	12 pcs	available	12 pcs		
evaluating price	10,000 HUF	nominal value	10,000 HUF	total nominal value	120,000 HUF
buy date	purchased inventory (qty)	buy rate (HUF)	buy stock amount (HUF)	current stock amount (HUF)	
2008.06.06	12	10,081.66	120,979.92	120,000	
summary	12		120,979.92	120,000	

delivery certificates
order list

- The following functions are also available in the dropdown window:
  - Click on the button of the **sell** button to go to the *Sell investment notes / stock exchange securities / government bonds* screen to sell the selected securities.
  - Click on the button of the **switch** button to go to the *Switch investment units* screen where you can replace the selected investment unit with another investment unit traded by K&H. This quick function icon is only available for investment units.
  - Click on the button of the **delivery** button function to go to the *Account statements, notifications* screen where you can view the delivery certificates of the selected securities account.

Click on the button of the **order list** button to go to the *Pending orders* screen where you can view the orders pending on your securities accounts

### 11.2.1.1 switch investment units

This screen enables you to submit orders for replacing the investment units on your securities accounts with other investment units traded by K&H Bank.

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## switch investment units

from which account would you like to switch the investment units?

HUF securities account | 11111111-22222222-44444444 | ▾

which investment units would you like to replace?

K&amp;H TOKEVEDETT FORINT PENZPIACI BEFEKTE' ▾

available inventory 1,242,826 pcs

current value of  
inventory 2,425,504 HUF

daily rate 2.5 HUF

replaced volume  HUF replace all

which investment units would you like to switch to?

 ▾

daily rate

preliminary calculation

Please note that the procedure of pre-calculation has changed. If the applicable legislation regarding the transaction initiated stipulates that a health care contribution shall be deducted and paid, the amount in the precalculation posted on the „interest tax to be deducted” line already includes the amount of the 6% health care contribution.

you can view the recent changes in the yields of K&H investment funds if you visit [www.khalapok.hu](http://www.khalapok.hu).

cancel

The process follows the general rules of transaction management described in the chapter discussing the *Payment launch* selection screen.

- Select the securities account on which the investment units you are proposing to replace are held in the first section. The dropdown list only shows the securities accounts on which investment units are kept.
- Select the investment units you are proposing to replace from the dropdown list in the left column of the second section. If you would like to replace all the investment units, tick the  replace all checkbox; otherwise specify the amount to be replaced.

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Select from the dropdown list in the right column of the second section the investment units with which you are proposing to replace the investment units selected in the left column. The number of investment units will be calculated automatically from the amount to be replaced.

- Click on the “[preliminary calculation](#)” button to view the details of the proposed switch; the preliminary calculation is based on the prices applicable at the time of your enquiry. You can also read the MiFID disclaimer statement [here](#).

For the order to be saved you must accept the disclaimer statement by ticking the checkbox next to

[accept](#)

[preliminary calculation for switch](#)

K&H TŐKEVÉDETT FORINT PÉNZPIACI BEFEKTETÉSI JEGY	
number of items to replace	80000 pcs
daily rate	2.5 HUF
the current value of a sale	253 HUF
savings tax to deduct	0 HUF
fee to be deducted	250 HUF
net value	3 HUF
accounting date	2012.08.24

The system displays when and how many of the selected investment units you bought and at what price in the preliminary calculation table.

Specify in the *Number of items for sale* column how many units you would like to switch. The system selects the units you bought first (according to the FIFO method) but you can override this.

Change the quantities as required and click on the “[preliminary calculation](#)” button to run the preliminary calculation again.

Please bear in mind that your choice will have an effect on the price gain / loss resulting from the transaction!

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- Click on the „next” button at the bottom of the screen to save the order; you can then enter additional orders. For the saved transfer order to be completed, it must be signed first.
- Click on the „cancel” button to cancel the transaction.

**11.2.1.2 sell investment units**

This screen enables you to submit an order to the Bank to sell investment units kept on your securities accounts. The process follows the general rules of transaction management described in the chapter discussing the *Payment launch* selection screen.

## sell securities on the stock exchange

which account would you like to use for the sale of state securities?

HUF securities account | 11111111-22222222-44444444 | ▾

which stock would you like to sell?

MOL RT. NEVRE SZOLO TORZSRESZVENY ▾

last closing price:

units sold:  pcs  
 sell all

limit price:  HUF

available inventory: 1,000 pcs

price type: limit

tick: 5 HUF

validity of the order:

[preliminary calculation](#)

You can submit orders on a continuous basis. Orders remain valid for 360 days and will automatically expire if they are not executed within that period.

- Select the securities account on which the investment units you are proposing to sell are held in the first section. The dropdown list only shows the securities accounts on which saleable investment units are kept.
- Select from the dropdown list in the second section the type of the investment units you are proposing to sell. If you would like to sell all the investment units of this type, tick the  [replace all](#) checkbox; otherwise specify the sale amount.

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- Click on the “[preliminary calculation](#)” button to view the details of your sale order; the preliminary calculation is based on the prices applicable at the time of your enquiry.

date of purchase	inventory purchased	buy rate	purchase value of inventory	current inventory value	number of items for sale	
2012.01.01	100	5,200	520,000		<input type="text" value="100"/>	pcs
2012.04.01	98	5,100	499,800		<input type="text" value="98"/>	pcs
2012.04.19	119	17,100	2,034,900		<input type="text" value="33"/>	pcs
2012.06.15	100	5,400	540,000		<input type="text" value="0"/>	pcs
<b>to be specified:</b>					<input type="text" value="0"/>	pcs
<b>total:</b>					231	pcs

You can submit orders on a continuous basis. Orders remain valid for 360 days and will automatically expire if they are not executed within that period.

[next](#)

**MOL RT. NÉVRE SZÓLÓ TÖRZSRÉSZVÉNY**

number of listed securities for sale:	pcs
limit price:	10 HUF
current value of sale:	33,580 HUF
fee to be deducted:	1,000 HUF
net value:	32,580 HUF

The system displays under the preliminary calculation table when and how many of the selected investment units you bought and at what price

Specify in the *Number of items for sale* column how many units you would like to sell. The system selects the units you bought first (according to the FIFO method) but you can override this.

Change the quantities as required and click on the “[preliminary calculation](#)” button to run the preliminary calculation again.

Please bear in mind that your choice will have an effect on the price gain / loss resulting from the transaction!

- Click on the „[next](#)” button at the bottom of the screen to save the order; you can then enter additional orders. For the saved transfer order to be completed, it must be signed first.
- Click on the „[cancel](#)” button to cancel the transaction.

### 11.2.1.3 *sell securities on the stock exchange*

This screen enables you to give the Bank orders to sell securities kept on your securities accounts on the stock exchange. The process follows the general rules of transaction management described in the chapter discussing the *Payment launch* selection screen.

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## sell investment notes

Specify the account from which would you like to sell investment notes.

K&H Pension pre-savings account | 11111111-22222222-4 ▾

What kind of investment notes would you like to sell?

K&H TOKEVEDETT FORINT PENZPIACI BEFEKTE ▾

daily exchange rate: 1.484 HUF

sale amount  HUF

sell all

advance payment:

Rendelkezésre álló

készlet: 3,988,735 pcs

Készlet aktuális

értéke: 3,974,814 HUF

**preliminary calculation**

Please note that the procedure of pre-calculation has changed. If the applicable legislation regarding the transaction initiated stipulates that a health care contribution shall be deducted and paid, the amount in the precalculation posted on the „interest tax to be deducted” line already includes the amount of the 6% health care contribution.

When advance payment is requested, the fee to be charged will be calculated based on the announcement relating to the effective investment services and securities transactions.

you can view the recent changes in the yields of K&H investment funds if you visit [www.khalapok.hu](http://www.khalapok.hu).

- Select the securities account on which the securities you are proposing to sell on the stock exchange are held in the first section. The dropdown list only shows the securities accounts on which saleable securities are kept.
- Select from the dropdown list in the second section the type of securities you are proposing to sell on the stock exchange, then specify how many and at what minimal (limit) price. If you would like to sell all the securities of this type, tick the  **sell all** checkbox.
- Click on the “**preliminary calculation**” button to view the details of your sale order; the preliminary calculation is based on the prices applicable at the time of your enquiry.

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date of purchase	inventory purchased	buy rate	purchase value of inventory	current inventory value	number of items for sale	
2012.02.10	328,532	2.485003	816,403.01	487,541.49	<input type="text" value="53745"/>	pcs
2012.02.20	30,521	2.48875	75,959.14	45,293.16	<input type="text" value="0"/>	pcs
2012.04.19	419,836	2.512356	1,054,777.49	623,036.62	<input type="text" value="0"/>	pcs
2012.05.17	251,314	2.523533	634,199.17	372,949.98	<input type="text" value="0"/>	pcs
2012.05.21	35,146	2.525109	88,747.48	52,156.66	<input type="text" value="0"/>	pcs
2012.06.26	18,042	2.539515	45,817.93	26,774.33	<input type="text" value="0"/>	pcs
2012.08.16	673	1.484	998.73	998.73	<input type="text" value="0"/>	pcs
2012.08.21	3	1.484	4.45	4.45	<input type="text" value="0"/>	pcs
2012.08.22	444	2.5	1,110	658.9	<input type="text" value="0"/>	pcs
<b>to be specified:</b>					<input type="text" value="0"/>	pcs
<b>total:</b>					53745	pcs

Please note that the procedure of pre-calculation has changed. If the applicable legislation regarding the transaction initiated stipulates that a health care contribution shall be deducted and paid, the amount in the precalculation posted on the „interest tax to be deducted” line already includes the amount of the 6% health care contribution.

When advance payment is requested, the fee to be charged will be calculated based on the announcement relating to the effective investment services and securities transactions.

you can view the recent changes in the yields of K&H investment funds if you visit [www.khalapok.hu](http://www.khalapok.hu).

## preliminary calculation of sale

**K&H PRÉMIUM VAGYONVÉDETT  
PORTFOLIÓ BEFEKTETÉSI JEGY**

number of items 53745 pcs

daily exchange rate 2.5 HUF

current value of sale 153 HUF

deductible interest tax: 0 HUF

fee to be deducted 150 HUF

net amount 3 HUF

accounting date: 2012.08.24

The system displays under the preliminary calculation table when and how many of the selected stock exchange securities you bought and at what price.

Specify in the *Number of items for sale* column how many stock exchange securities you would like to sell. The system selects the units you bought first (according to the FIFO method) but you can override this.

Change the quantities as required and click on the “preliminary calculation” button to run the preliminary calculation again.

Please bear in mind that your choice will have an effect on the price gain / loss resulting from the transaction!

- Click on the „next” button at the bottom of the screen to save the order; you can then enter additional orders. For the saved transfer order to be completed, it must be signed first.
- Click on the „cancel” button to cancel the transaction.

#### 11.2.1.4 sell government bonds

This screen enables you to give the Bank orders to sell government bonds kept on your securities accounts.

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The process follows the general rules of transaction management described in the chapter discussing the *Payment launch* selection screen.

- Select the securities account on which the government bonds you are proposing to sell are held in the first section. The dropdown list only shows the securities accounts on which saleable investment units are kept.
- Select from the dropdown list in the second section the type of government bonds you are proposing to sell. If you would like to sell all the government bonds of this type, tick the  **sell all** checkbox; otherwise specify how many you would like to sell.
- Click on the “**preliminary calculation**” button to view the details of the proposed sale; the preliminary calculation is based on the prices applicable at the time of your enquiry. You can also read the MiFID disclaimer statement [here](#).

For the order to be saved you must accept the disclaimer statement by ticking the checkbox next to

**accept**

- Click on the „**next**” button at the bottom of the screen to save the order; you can then enter additional orders. For the saved transfer order to be completed, it must be signed first.
- Click on the „**cancel**” button to cancel the transaction.

#### **11.2.1.5 order list**

Click on the *Order list* button to go to the *Pending orders* screen where you can view pending orders given for your securities accounts.

#### **11.2.2 buy investment units**

This screen enables you to buy investment units traded by K&H Bank. The process follows the general rules of transaction management described in the chapter discussing the *Payment launch* selection screen.

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## buy investment units

account	<input type="text" value="please choose an account..."/>
type	<input type="text" value="please choose an investment unit..."/>
amount	<input type="text"/>
last known exchange rate	
<input type="button" value="preliminary calculation"/>	

you can view the recent changes in the yields of K&H investment funds if you visit [www.khalapok.hu](http://www.khalapok.hu).

Please read the Prospectus, the Management Regulation and the Key Information Documents at [www.khalapok.hu](http://www.khalapok.hu) prior to purchasing investment notes.

- Select from the dropdown list in the first section the securities account to be debited with the transaction.
- Select from the dropdown list in the second section the investment unit you would like to buy and the buy amount. Only investment units that can be charged to the selected securities accounts are displayed in the list.
- Click on the “[preliminary calculation](#)” button to view the details of the proposed transaction; the preliminary calculation is based on the prices applicable at the time of your enquiry. You can also read the MiFID disclaimer statement [here](#).

For the order to be saved you must accept the disclaimer statement by ticking the checkbox next to

 [accept](#)

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## buy investment units

account	HUF securities account   11111111-22222222-44444444 ▾	<b>K&amp;H PRÉMIUM VAGYONVÉDETT PORTFOLIÓ BEFEKTETÉSI JEGY</b>	
type	K&H PREMIUM VAGYONVEDETT PORTFOLIO BEF ▾	number of items 10 pcs	last known price 9,970 HUF
amount	23 221 HUF	amount 99,700 HUF	fee to deduct 0 HUF
last known exchange rate 1.263689 HUF		net amount 99,700 HUF	accounting date 2012.06.15
<a href="#">preliminary calculation</a>			

Please be informed that the Bank will accept and execute orders in compliance with Section 45 (3) of Act CXXXVIII of 2007 (hereinafter: Bszt.), i.e. the Bank, when performing the transaction, will not assess the suitability of the financial instrument for achieving your investment objectives, nor your experience and knowledge of the nature and characteristics of the financial instrument and its associated risks, and will not take into consideration the result of any previously completed suitability and/or appropriateness tests; therefore, the consequences of those tests will not apply. The Bank may execute the transaction in this way because it complies with the relevant provision of the Bszt. referred to above, i.e.:

- it involves receiving, transmitting and executing orders,
- the transactions relate to shares listed on a regulated market or in a third country's equivalent exchange market, or to money market instruments, debt securities, bonds or other debt security (excluding those bonds or debt securities that contain derivatives), as well as UCITS and other non-complex financial instruments,
- the transaction will be performed at the client's request,
- the Bank has conflict of interest regulations (policy) in place that is compliant with Section 100 of the Bszt., and is available for review on the website and in the branches of the Bank.

 accept

you can view the recent changes in the yields of K&H investment funds if you visit [www.khalapok.hu](http://www.khalapok.hu).

Please read the Prospectus, the Management Regulation and the Key Information Documents at [www.khalapok.hu](http://www.khalapok.hu) prior to purchasing investment notes.

[cancel](#)
[next](#)

- Click on the „next” button at the bottom of the screen to save the order; you can then enter additional orders. For the saved transfer order to be completed, it must be signed first.

Click on the „cancel” button to cancel the transaction.

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### 11.2.3 standing order to purchase investment units

This screen enables you to give a standing order for purchasing investment units traded by K&H Bank. The process follows the general rules of transaction management described in the chapter discussing the *Payment launch* selection screen.

**standing order to purchase investment units**

account

type

amount

regularity settings

frequency

start date

end date

...

you can view the recent changes in the yields of K&H investment funds if you visit [www.khalapok.hu](http://www.khalapok.hu).

Please read the Prospectus, the Management Regulation and the Key Information Documents at [www.khalapok.hu](http://www.khalapok.hu) prior to purchasing investment notes.

- Select from the dropdown list in the first section the securities account to be debited with the transaction.
- Select from the dropdown list in the second section the investment unit you would like to buy and the buy amount. Only securities that can be charged to the selected securities accounts are displayed in the list.
  - Select the investment fund in question from the dropdown list.
  - Specify the purchase amount.
  - Specify the frequency at which the order is to be completed from the dropdown list. The days of the week on which the order will be subsequently completed are displayed in a separate field.
  - Specify the start date and the end date of the order. Click on the „calendar” icon to use the calendar function. If you specify the date on which the last purchase is to be made, this date will also be the end date of the standing order.

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- Below is the so-called MiFID disclaimer statement. For the order to be saved you must accept the disclaimer statement by ticking the checkbox next to  **accept**.

### standing order to purchase investment units

account	HUF securities account   11111111-22222222-44444444   749,960 HUF	
type	K&H NYERSANYAG BEFEKTETESI JEGY HUF	
amount	<input type="text"/> HUF	
regularity settings		
frequency	start date	end date
<input type="text"/>	<input type="text"/>	<input type="text"/>
...		

Please be informed that the Bank will accept and execute orders in compliance with Section 45 (3) of Act CXXXVIII of 2007 (hereinafter: Bszt.), i.e. the Bank, when performing the transaction, will not assess the suitability of the financial instrument for achieving your investment objectives, nor your experience and knowledge of the nature and characteristics of the financial instrument and its associated risks, and will not take into consideration the result of any previously completed suitability and/or appropriateness tests; therefore, the consequences of those tests will not apply. The Bank may execute the transaction in this way because it complies with the relevant provision of the Bszt. referred to above, i.e.:

- it involves receiving, transmitting and executing orders,
- the transactions relate to shares listed on a regulated market or in a third country's equivalent exchange market, or to money market instruments, debt securities, bonds or other debt security (excluding those bonds or debt securities that contain derivatives), as well as UCITS and other non-complex financial instruments,
- the transaction will be performed at the client's request,
- the Bank has conflict of interest regulations (policy) in place that is compliant with Section 100 of the Bszt., and is available for review on the website and in the branches of the Bank.

**accept**

you can view the recent changes in the yields of K&H investment funds if you visit [www.khalapok.hu](http://www.khalapok.hu).

Please read the Prospectus, the Management Regulation and the Key Information Documents at [www.khalapok.hu](http://www.khalapok.hu) prior to purchasing investment notes.

**next**

- Click on the „**next**” button at the bottom of the screen to save the order. For the saved transfer order to be completed, it must be signed first.
- Click on the „**cancel**” button to cancel the transaction.

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www.kh.hu • [bank@kh.hu](mailto:bank@kh.hu)**11.2.4 buy at stock exchange**

This screen enables you to buy stock exchange securities. The process follows the general rules of transaction management described in the chapter discussing the *Payment launch* selection screen.

## buy at stock exchange

account	please choose an account...	
type	please choose a stock exchange security...	
number of items	limit price	validity of the order
<input type="text"/>	<input type="text"/>	<input type="text"/>
	pcs	
price type	last closing price	tick
<input type="button" value="preliminary calculation"/>		

You can submit orders on a continuous basis. Orders remain valid for 360 days and will automatically expire if they are not executed within that period.

- Select from the dropdown list in the first section the securities account to be debited with the transaction.
- Select from the dropdown list in the second section the listed security you would like to buy, the number you would like to buy and the maximum (limit price). Only securities that can be charged to the selected securities accounts are displayed in the list.
- Click on the „preliminary calculation” button to view the details of the proposed transaction; the preliminary calculation is based on the prices applicable at the time of your enquiry. You can also read the MiFID disclaimer statement here.

**AXA SA ORD RÉSZVÉNY**

number of items	limit price
10 pcs	5 HUF

amount	fee to be deducted
99,700 HUF	0 HUF

submitable coverage
99,700 HUF

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Please be informed that the Bank will accept and execute orders in compliance with Section 45 (3) of Act CXXXVIII of 2007 (hereinafter: Bszt.), i.e. the Bank, when performing the transaction, will not assess the suitability of the financial instrument for achieving your investment objectives, nor your experience and knowledge of the nature and characteristics of the financial instrument and its associated risks, and will not take into consideration the result of any previously completed suitability and/or appropriateness tests; therefore, the consequences of those tests will not apply. The Bank may execute the transaction in this way because it complies with the relevant provision of the Bszt. referred to above, i.e.:

- it involves receiving, transmitting and executing orders,
- the transactions relate to shares listed on a regulated market or in an third country's equivalent exchange market, or to money market instruments, debt securities, bonds or other debt security (excluding those bonds or debt securities that contain derivatives), as well as UCITS and other non-complex financial instruments,
- the transaction will be performed at the client's request,
- the Bank has conflict of interest regulations (policy) in place that is compliant with Section 100 of the Bszt., and is available for review on the website and in the branches of the Bank.

 accept

You can submit orders on a continuous basis. Orders remain valid for 360 days and will automatically expire if they are not executed within that period.



For the order to be saved you must accept the disclaimer statement by ticking the checkbox next to

 accept

- Click on the „next” button at the bottom of the screen to save the order; you can then enter additional orders. For the saved transfer order to be completed, it must be signed first.
- Click on the „cancel” button to cancel the transaction.

### 11.2.5 buy government bonds

This screen enables you to buy government bonds traded by K&H Bank. The process follows the general rules of transaction management described in the chapter discussing the *Payment launch* selection screen.

#### buy government bonds

account	please choose an account..	
type	please choose a state security...	
number of items	<input type="text"/>	pcs
daily purchase price	state securities code	gross yield %
inventory to be purchased pcs		
<input type="button" value="preliminary calculation"/>		
<input type="button" value="cancel"/>		

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- Select from the dropdown list in the first section the securities account to be debited with the transaction.
- Select from the dropdown list in the second section the type and number of government bonds you would like to buy. Only government bonds that can be charged to the selected securities accounts are displayed in the list.
- Click on the „[preliminary calculation](#)” button to view the details of the proposed transaction; the preliminary calculation is based on the prices applicable at the time of your enquiry.

2019/16 EGYÉVES MAGYAR ÁLLAMPAPÍR	
number of items 13 pcs	daily purchase price 10,200 HUF
amount 132,600 HUF	fee to be deducted 0 HUF
cover to be provided 132,600 HUF	

- If you have not completed a MiFID appropriateness test yet, you can do so in the next section. Your order can only be saved if you have completed or refused to complete the MiFID test.

Click on the “[again](#)” button to go to the screen where you can complete the MiFID questionnaire for the product in question.

- Click on the „[next](#)” button at the bottom of the screen to save the order; you can then enter additional orders. For the saved transfer order to be completed, it must be signed first.
- Click on the “[cancel](#)” button to cancel the transaction.

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www.kh.hu • [bank@kh.hu](mailto:bank@kh.hu)**11.2.6 HUF payment**

This screen enables you to initiate HUF payments between your own accounts or to third-party accounts from your investment account.

**HUF payment**

account to be debited forint | 10406500-00334672-00000014 | 300,005,634 HUF

beneficiary name [copy previous comment, amount](#)

amount  HUF

account number

comment

still 140 character

value date\*  (2019.02.26 (tuesday))  Later

continue

**Warning**

HUF payments from your investment account can only be made subject to the following conditions:

- The beneficiary of the payment must be an investment partner registered among your payees that has an account at K&H Bank or another financial institution.
- The account to be debited and the account to be credited must be in the same currency, i.e. the order can only be completed if it does not require conversion.

- Select from the dropdown list in the first section the investment account to be debited.
- Specify in the second section the details of the beneficiary.
  - Click on the button to select a payee already registered in the system. Only payees with a HUF account will be displayed in the dropdown list. The details of the selected payee will be automatically displayed by the system.
  - Click on the button to select a HUF account of your own from the dropdown list. The details of the selected account will be automatically displayed by the system.
- Specify the payment details in the third section:
  - If you would like to copy a previous transaction to the payee in question, click on the „[copy previous comment, amount](#)” button to view your earlier transactions. The system will automatically copy the details of the selected transaction into the current order.
  - The payment can be made immediately or on a later value date. In the latter case specify the value date in the  [later](#) field or click on the „[calendar](#)” icon to select it from the popup calendar.

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- Click on the „next” button at the bottom of the screen to save the order; you can then enter additional orders. For the saved transfer order to be completed, it must be signed first.
- Click on the „cancel” button to cancel the transaction.

**11.2.7 FX payment**

This screen enables you to initiate FX payments from your investment account that involve no conversion between your own accounts or to third-party accounts.

**FX payment**

account to be debited EUR securities account | 11111111-22222222-77777777 | 0 EUR

beneficiary name  amount  EUR

account number  comment

still 140 character

value date\*  (2019.02.26 (tuesday))  Later

[copy previous comment, amount](#)

**continue**

**Warning**

FX payments from your investment accounts can only be made subject to the following conditions:

- The beneficiary of the payment must be an investment partner registered among your payees that has an FX account at K&H Bank (FX payments to FX accounts kept with other banks cannot be made via e-bank).
- The account to be debited and the account to be credited must be in the same currency, i.e. the order can only be completed if it does not require conversion.

- Select from the dropdown list in the first section the FX investment account to be debited.
- Specify in the second section the details of the beneficiary.
  - Click on the button to select a payee already registered in the system. Only payees with an FX account kept in the same currency as the FX account to be debited will be displayed in the dropdown list. The details of the selected account will be automatically displayed by the system.
  - Click on the button to select an FX account of your own from the dropdown list. Only accounts in the same currency will be displayed. The details of the selected account will be automatically filled in by the system.
  - If you would like to copy a previous transaction to the payee in question, click on the „copy previous comment, amount” button to view your earlier transactions. The system will automatically copy the details of the selected transaction into the current order.

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- Specify the payment details in the third section:
- Click on the „next” button at the bottom of the screen to save the order; you can then enter additional orders. For the saved transfer order to be completed, it must be signed first.
- Click on the „cancel” button to cancel the transaction.

**11.2.8 investments declaration**

In order to be able to purchase securities (investment units, stock exchange securities and government bonds), you first have to accept that you will be provided information pertaining to these products via the e-bank by ticking the **I accept the above information method**  checkbox on the *Managing investments* selection screen, otherwise the menu items required for such transactions will not be displayed.

Pursuant to the Investment Services Act, the sale of financial instruments and investment products is subject to the completion of a suitability test whose purpose is to assess a client’s investment goals, their knowledge and experience of investments and their finances. The sale of certain (complex) products to retail clients is also subject to the completion of an appropriateness test, which only assesses a client’s knowledge and experience of investment products.

Depending on your choice of product type you will be required to do either of the following when entering a buy order:

- sign a so-called MiFID disclaimer statement or
- complete a so-called MiFID appropriateness test.

**MiFID disclaimer statements**

The following screen will be displayed in the case of investments products whose sale is subject to signing a MiFID disclaimer statement:

Please be informed that the Bank will accept and execute orders in compliance with Section 45 (3) of Act CXXXVIII of 2007 (hereinafter: Bszt.), i.e. the Bank, when performing the transaction, will not assess the suitability of the financial instrument for achieving your investment objectives, nor your experience and knowledge of the nature and characteristics of the financial instrument and its associated risks, and will not take into consideration the result of any previously completed suitability and/or appropriateness tests; therefore, the consequences of those tests will not apply. The Bank may execute the transaction in this way because it complies with the relevant provision of the Bszt. referred to above, i.e.:

- it involves receiving, transmitting and executing orders,
- the transactions relate to shares listed on a regulated market or in an third country's equivalent exchange market, or to money market instruments, debt securities, bonds or other debt security (excluding those bonds or debt securities that contain derivatives), as well as UCITS and other non-complex financial instruments,
- the transaction will be performed at the client's request,
- the Bank has conflict of interest regulations (policy) in place that is compliant with Section 100 of the Bszt., and is available for review on the website and in the branches of the Bank.

accept

Buy orders for such investment products can only be submitted if you have signed the above disclaimer statement, which you can do by ticking the  **accept** checkbox.

**Completion of a MiFID appropriateness test**

The following screen will be displayed in the case of investments products whose sale is subject to the acceptance of a MiFID appropriateness test:

Below is an example:

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Pursuant to Article 45 (1)-(2) of Act CXXXVIII of 2007, the Bank must assess the product knowledge and experience of clients before accepting their orders so we request that you complete this appropriateness test. The test is only considered completed if all questions are answered so please ensure that you do so. If you refuse to complete the test, the Bank will not be able to determine whether the transaction/financial instrument is appropriate for you, thus this transaction can only be executed at your express request.

**Appropriateness test**

1. Are you familiar with the characteristics of the investment product you intend to purchase, including any financial risks involved?

- a) Yes  
 b) No

(You may find information about the characteristics of investment products and the risks involved at [www.kh.hu](http://www.kh.hu).)

2. Do you believe you may suffer losses if you buy and afterwards you sell previously purchased government bond prior to their maturity?

- a) Yes, because the price of government securities may change at any time, and at the time of sale the price may be lower than the price at which the securities had been purchased.  
 b) No, because the repayment of government securities is guaranteed by the state.

(You may find information about the financial risks involved in investment products at [www.kh.hu](http://www.kh.hu).)

3. How many bond transactions (government bond, treasury bill) worth at least 100 000 HUF have you closed over the past 3 years?

- a) I have never concluded such a transaction  
 b) 1 or 2 transactions  
 c) More than 2 transactions

4. Are you in possession of any unique investment knowledge resulting from your qualifications or job?

Do you have a degree of higher education in finance or economics, or at least 1 year's experience in a finance or economics position which has allowed you to obtain specialist investment knowledge or experience?

- a) Yes  
 b) No

I will not complete the test

done

cancel

- Select the correct answers, then click on the „done” button to have your questionnaire evaluated. A popup message will inform you whether K&H Bank recommends the proposed transaction for you in light of your answer. If not, please reconsider your intention.

Click on the „I will not complete the test” button if you do not wish to complete the test.

**12 loans**

- In „loans” menu you can find information's about your loan(s). The availability of the menu is depend from your rights.

In this menu you can find information about your:

- assets debit
- loan identification
- next repayment date and amount
- accidental delay

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## loans



new personal loan

**Secured personal loan**

loan identifier: 0001-LAF-PERSONAL\_LOAN\_0001

next installment amount  
existing loan amount12 235 HUF  
350 000 HUF**please settle your due payments forthwith.**overdue debt  
12 275 HUF [details...](#)next installment amount  
**12 235 HUF**date of next installment  
2014.12.15 (Monday - more -51  
month left)interest rate  
18.99 %expiry  
2018.02.21 (Wednesday - more  
-13 month left)loan settlement account  
HU964444444455555555666666  
6 (K&H planner savings account)

Please note that clicking on the buttons you will be redirected to K&amp;H Bank website. Your K&amp;H e-bank session though remains open.

**13 documents**

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## ▼ DEMO Bt. documents

⚠ Search results do not include all documents. Please repeat your search. [Refresh](#)

	status	name	folder ↓	subfolder ↓	created ↓
<ul style="list-style-type: none"> <li style="background-color: #e6f2ff; padding: 5px;">incoming</li> <li style="padding: 5px;">archive</li> <li style="padding: 5px;">STATUS</li> <li style="padding: 5px;">unread</li> <li style="padding: 5px;">todo</li> </ul>	<input type="checkbox"/>	<input type="text" value="Name of document, bank account number"/>	All ▼	All ▼	<span style="border: 1px solid #ccc; padding: 2px;">2019 01.17. - 2019 02.26.</span> <span style="margin-left: 5px;">📅 filter ▼</span>
<span style="color: #00a0e3;">⚠</span> There is no document to display between 17.01.2019 and 26.02.2019 . Please modify the date interval.					
0		Total: 0		<span>⏪</span> <span>⏩</span> 1 page / 1 <span>⏪</span> <span>⏩</span>	

## 14 insurance

You can buy the following types of insurance via K&H e-bank:

### insurance

<b>K&amp;H CASCO</b>	<a href="#">calculation</a>
<b>K&amp;H compulsory car insurance</b>	<a href="#">calculation</a>
<b>K&amp;H home insurance</b>	<a href="#">calculation</a>
<b>K&amp;H travel insurance</b>	<a href="#">calculation</a>

Please pay attention that clicking on the buttons you will be redirected to K&H Insurance pages. Your K&H e-bank session though remains open.

Click on the „**calculation**” button to be redirected to the [www.khdirektbiztositas.hu](http://www.khdirektbiztositas.hu) page of K&H Insurance in a new window where you can calculate the costs associated with the various insurance products and sign insurance policies.

The original K&H e-bank page remains open for your further use.

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www.kh.hu • [bank@kh.hu](mailto:bank@kh.hu)**useful tips**

**Disclose confidential information** (personal ID document numbers, addresses, bank account numbers, bank card numbers etc) **to authorised persons and organisations only.**

Do not under any circumstances **disclose such information on websites whose authenticity you doubt** or are not in a position to verify.

**Never disclose confidential passwords**, PIN codes or codes received by text message, not even to the employees of K&H Bank!

**K&H Bank never requests such information** from its clients by email, online by providing a link by email or in a (popup) window in your internet browser. In particular, K&H Bank never block a client's account for their failure to provide such details in this manner!

**Do not reply to any letters requesting personal details** received from persons or organizations acting on behalf of K&H Bank, or claiming to be doing so, and requesting such information. Please notify K&H Bank if you receive such a letter!

**Never try to access the website or the e-bank service of K&H through a link provided by email;** always type the correct website address in your internet browser.

**Beware of unfamiliar software**, especially if it is from a source unknown to you. K&H Bank never requests you by email to download and install any software, including in-house software developed specifically for our clients!

**Do not use K&H e-bank in internet cafés or other public places.**

**Ensure that your passwords are sufficiently long and complex** (comprising numbers, upper and lower case letters and also special characters). Avoid simple PIN codes (e.g. 222222, 123456, 654321, birth date).

Do not logon to K&H e-bank if your browser is indicating a certificate error.  
Close all other internet contacts while you are using K&H e-bank.

**Always log out of K&H e-bank, close the browser** once you have finished your online banking.

**Do not reply to emails offering you a job or cash prize in exchange for your transferring an amount to a specified account number once they have sent it to your account.** The senders of these letters only want to get their hands on your bank account number!

**When you are contacted by phone**, always **verify the identity of the caller** (e.g. by calling them back) before disclosing confidential information.

**Phone number for TeleCenter / Corporate Customer Service: +36 (1/20/30/70) 3353355.**

**Please read also our other information documents (K&H e-bank FAQ, Security information documents) for further information on the (secure) use of our services.**