

Filling in Guide - For KDB NetBank Application -

How to access KDB NetBank?

In case You wish to apply for our internet banking service please read through this information letter, which assists you to fill in the attached contracts and application forms. Application is also possible in any of our Branches in person.

Entering into the KDB NetBank contract is only possible if you have already had a KDB bank account.

Completely filling in and signing the following documents is the indispensable condition of entering into the KDB NetBank contract.

- 'Application form for internet banking service'
- 'KDB Netbank service contract' and its attachments (if you have already KDB NetBank contract or you do not have individual signature right)
- 'KDB NetBank and KDB Kontakt service contract' and its attachments (if you already have KDB NetBank contract or you do not have individual signature right)

Please, send the requested documents in 2 signed copies for the following address:

**KDB Bank Europe Ltd.
Bajcsy-Zsilinszky út 42-46.
1054 Budapest
Hungary**

Alternatively the documents can be handed over in any of our Branches. The contract comes into effect with KDB Bank official signature.

Categories

Client – client is an individual person or a company who has a KDB bank account

KDB Netbank service contract and its attachments/ KDB NetBank and KDB Kontakt service contract and its attachments have to be signed and filled in by the account holder(s).

User - User can be any person, who is signed the Signature Card as a bank account holder or an authorized person who holds the contribution of the account holder to access its account(s).

Application form for internet banking service has to be filled in for every account holder and authorized person. The Application form and the Contracts have to be filled in and signed by the account holder.

Filling in Guide for 'Application form for internet banking service'

1. Purpose of this document

Please, fill in this application form if you wish to enter into a Retail/SME/Corporate internet banking contract, get internet access for your bank account. Please, fill in separate application form for every user!

Please read through this guide before filling this application form. The question number of Application form is bracketed.

2. Filling in guide

(2.) Do You have an existing contract for MIDI , MAX or Netbank service?

If your company – where you work or which you own – holds KDB bank account and has a *MIDI , MAX or Netbank service* for it and you have a user right, please choose the yes answer.

If your company – where you work or which you own – have not had an existing *MIDI, MAX or Netbank contract* or you do not have user right, please choose the no answer.

(3) Required service type:

Retail internet service: KDB Bank offers this service for those individuals who hold a KDB bank account.

Small and Middle Enterprises: KDB Bank offers this service for sole traders and for those companies who are qualified as a small or middle enterprise by the **3. §. of Act 2004/34.** Those enterprises

- a) who have no more than 250 employees and
- b) its yearly net revenues are maximum EUR 50 million equivalent in HUF or its Total Asset not more than EUR 43 million equivalent in HUF

Corporate internet service: KDB Bank offers to those companies who are not qualified as a small or middle enterprise by the above mentioned definition.

Please, mark only one service-type per application form. If you wish to order more internet banking service type – if you have private and corporate/SME bank account – please fill in an application form and a contract by service type.

(4.) New user / modification / cancellation

New user: new user is the individual who has no **KDB NetBank** contract yet. Please, also mark this, if you already have PC Kontakt Mini/MIDI/MAX service.

Modification: in case of modification the user already has KDB NetBank service and wishes to change the details or the rights of it.

Cancellation: in case of cancellation the access of the appointed user will be deleted

(5.) Account holder's data

Please, give the requested data of the account holder(s).

(6.) User's data

These data only have to be given if the user is not the same person as the account holder. In terms of KDB NetBank service user can be the account holder(s) and those who have signed the Signature Card as an authorized person.

(7.) Content of the user access right

Please, set the user's access right for KDB NetBank service.

Alternatives:

Inquiry right: In this case the user has access to inquire and to record and save transactions only, but has no right for approval. This inquire can apply all accounts, including the posteriorly opened ones.

(7/a) Inquiry rights for all account: if you wish the user has a right to access for **ALL** accounts including the posteriorly opened ones, please mark the yes answer.

Please, be advised if you mark the no answer the user will only have right to inquire those accounts which you appoint in 7/b.

(7/b) Making orders: The level of the user access right can be defined by giving *signing score* for each user. For sending in orders or order packages the signature(s) has to be 10 point equivalent score. This 10 point can be given by one or more users/signers. If the user have 0 *signing score* it means she/he has only inquiry right.

Example: a Client' users have the following signing score rights:

Peter (10 signing score), John (5 signing score) and Tom (5 signing score). In this case Peter can send in an order by-himself, but John and Tom only can send in orders by common signing. This 10 point can be added by more than 2 users too. Examples: 5+5; 3+3+4; 3+3+2+2; 2+2+2+2

Please, specialize your account(s) in the following table and mark the right type and level of the user. In case of signing right please specify the scoring of the user.

Corporate account / Current account No.	Only for inquiry (X)	Signing score between 0-10 *
11111111-11111111-11111111	x	
22222222-22222222-22222222		10
33333333-33333333-33333333		5
44444444-44444444-44444444		

According the above table this user has the following rights by accounts:

- 1. The user only has inquiry right for the first account
- 2. The user can approve orders independently for the second account.
- 3. The user can approve orders with the assistance of one or two people for the third account.

- The fourth account will be only visible for this user if the answer for the 7/a question is yes.

(8.) Non bank account related orders – The following inquiries belong to this group: Signature rights inquiry, Credit inquiry. The following transactions belong to this group: Bankcard and Overdraft applications, Free format letter sending and Announcing cash withdrawal). The user can make these transactions and inquiries if she/he gets rights for them. Please, set only ONE score for all the functions at this point. Score cannot be given by functions. The score can be 0 or 10. If the given score is between 0 and 10 the user will not be able to make these transactions alone or inquire.

(9.) Certification

Please, specify the mobile phone number to where the KDB Bank can send the verifying SMS messages.

The certification of the signature becomes valid by a one time limited SMS password sent by the Bank. The User shall acknowledge that the signing authorization password will be sent to the phone number, which was given in this application form.

KDB Bank has to be contacted in writing or via KDB Kontakt without any delay in case of this phone number get lost or get to unauthorized people. A new application form has to be filled in case of given phone number changed.

We kindly inform you that the change of the above given phone number is possible by filling in this application form or - in case of valid KDB Kontakt Center contract - via Call Center.

(10.) Login data

Group name Bank fills in, please leave blankly.

User name: Please specify a maximum 12 character long word, without accentuated letter, space and punctuation.

First login password: the Bank sends the first login password to the above given phone number. The system will require the change of this password at the first login. **If you have already had KDB PC MIDI or MAX service, you'll be able to login to KDB PC MIDI or MAX service with this modified password.**

(11.) Signature

If you are account holder and user as well, signing at the account holder is sufficient. In case if the account holder and the user are not the same person, both signature is necessary.

Filling in Guide for attachment to KDB Netbank service related contract(Specifying users' limits)

The account holder has to fill in this form by each user.

User's name and client number: The full name of the client has to be given. The client number will be filled in by the Bank.

Transactional limit amount: The maximum amount can be sent by the user per transaction.

Daily limit amount: The maximum amount which can be sent by the user on a calendar day irrespectively of the value date of transactions sent.

If the user has any limits regarding to its rights, limits have to be given by accounts in the currency of the account. Giving two types of limits is not compulsory. The transactional limit amount cannot be higher than the daily limit amount.

If the users have no independent right, the limits of them have to be equal because of the system checks every user limits at every transaction.

Example:

Client	Example Ltd
Account limit	1 000 000 HUF
User (1)	Mr John Example
➤ Daily limit	1 000 000 HUF
➤ Transactional limit	1 000 000 HUF
User (2)	Mrs John Example
➤ Daily limit	800 000 HUF
➤ Transactional limit	500 000 HUF

In this case the account limit is 1 000 000 HUF, but Mrs John Example cannot set a transaction for more than 500 000HUF and cannot send more than 800 000HUF amount per day.

Please, be informed that if you do not fill out this form all of your users will have limitless rights for your account, they will be able to make orders by using all of your cover on your account plus they will be able to use your overdraft too.

Filling in Guide for KDB Kontakt service related contract and its attachments - 'Declaration about the service users and its limits'

1. Please, be informed that KDB Bank only provides information on concrete account related matters if the user has valid KDB Kontakt service contract.

Entering into KDB Kontakt contract is compulsory for all account holder(s) who has independent signature right. (in case of companies its independent signature right holders)

Definitions:

Customer Identification Number (CIN): A 9 digits long identification number, given by the bank.

Customer Authentication Number (CAN): 6 digits long number, given by the bank in an enclosed envelope. The phone system requires 3 digits of it at every login. This code expires after 2 years.

Electronic identification: Giving the Customer Identification Number and the for using the service.

If you do not enter into this contract at one of our branches you will receive your CIN and CAN code in an enclosed envelope with an 'Acceptance Declaration'. After signing, please send this Acceptance Declaration back to us.

2. Filling in Guide

- (1) Please, specify those **users** – by entering their name - who can have an independent right via phone to your account.
- (2) Please, specify the limits of each account. The maximal limit can be found in the valid Condition List. The given limit cannot be higher than the set limit by the bank. Please, fill in the 2/a or the 2/b. Filling in both points closes off each other.