

Dear Customers,

We would like to call your kind attention that certain provisions on information to depositors of Act CCXXXVII of 2013 on Credit Institutions and Financial Enterprises (hereinafter: *Act*) have been changed from July 3, 2015.

According to the Subsection 3 in Section 272 of the Act, before the placement of deposits or before concluding a framework contract on deposit-taking, depositors shall be provided with information related to deposit insurance, and they shall acknowledge the receipt of that information by signing the information sheet ("Information to deposit-holders, basic information about deposit insurance", hereinafter: *Information*) determined in Attachment 6 of the Act.

For deposit placement at our Bank concluding Deposit Frame Agreement (hereinafter: *Frame Agreement*) is necessary. The above mentioned Information constitutes inseparable part of Frame Agreement. It is enough to conclude the Frame Agreement and sign the Information only once.

For those Clients whose have deposit contract or Frame Agreement on July 3, 2015 at our Bank, signing the Information is not necessary, according to Subsection 6 in Section 304/C of the Act. In their case the Bank will provide the Information annually, in accordance with the Subsection 6 of Section 275. The Bank will make available the Information attached to the account statement, with the same way as Client access his/her statement.

For those clients whose have deposit contract, but do not have Frame Agreement on July 3, 2015 at our Bank, in their case the Frame Agreement can be concluded till December 31, 2015.

For those Clients whose do not have deposit contract, nor Frame Agreement on July 3, 2015 at our Bank, for deposit placement on July 3, 2015 and thereafter, signing the Frame Agreement and Information are required.

In order to be smoothly available the deposit placement possibility for you, we ask the followings:

- **Please sign the Information** (need to be witnessed) and send back to the Bank's mailing address (1382 Budapest, Pf. 1) or deliver in person to any of our branches. The Information can be downloaded from our [www.kdbbank.eu](http://www.kdbbank.eu) homepage.
- **Please conclude the Deposit Frame Agreement till December 31, 2015. From January 1, 2016 placing term deposit is not allowed without signed, valid Deposit Frame Agreement.** The Frame Agreement can be concluded in person at any of our branches. If you could not come to us in person, please contact our customer service. In this case we will send you the Frame Agreement. If you send it back by mail, please note that we accept the notarized Frame Agreement only.

For more information please contact our KDB Kontakt customer service. Our colleagues are ready to answer your calls between 7 a.m. and 8 p.m. on working days at 06 40 532 532 or (+36 1) 473 4440.

Budapest, July 3, 2015

KDB Bank Europe Ltd.