USER MANUAL

CIB Bank Mobile application
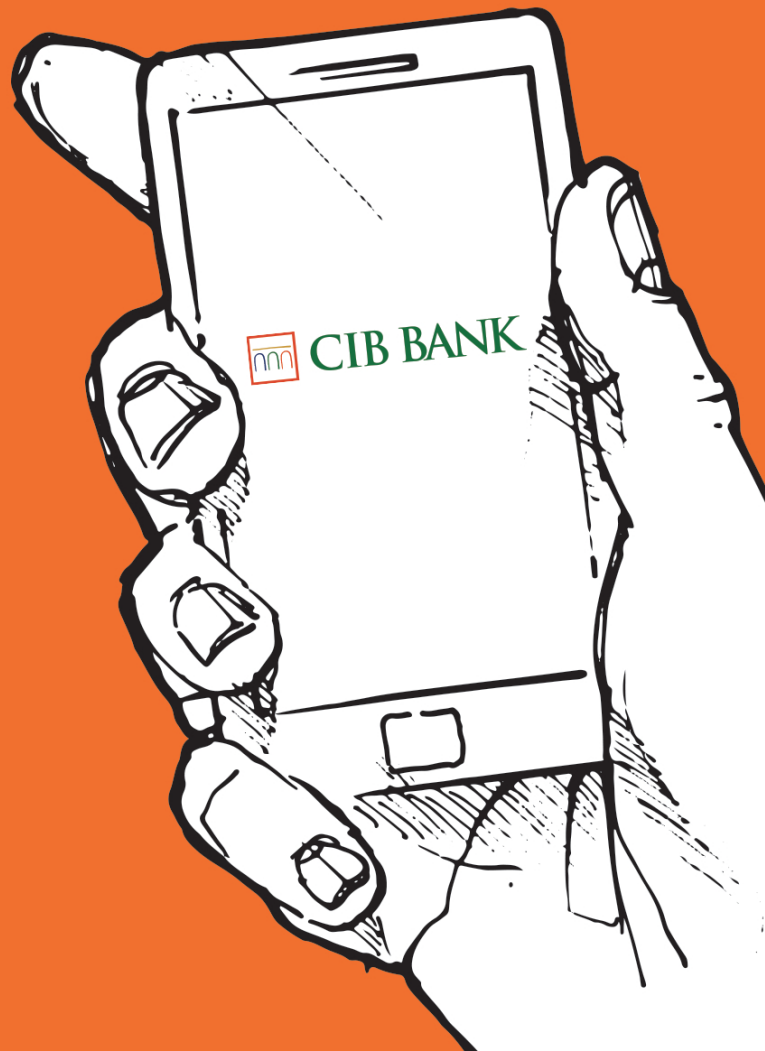
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CIB Bank's mobile application service

CIB Bank Zrt. ("the Bank") provides electronic services via a mobile application that is downloadable from the Google and Apple app stores. The CIB Bank mobile application solution is a native mobile app optimised specifically for smartphones. During application updates, login is not possible until the newest version of the application is downloaded and installed. Please always use the newest version!

The Bank provides numerous service packages. The packages' type and content are contained in the "Service packages and Function list" appendix attached to the user guide.

Conditions for the use of the service

The service may be used by private individuals, sole traders and business or other organisations who have a bank account and/or a contract for investment services with CIB Bank, as well as by private individuals who hold a Settlement Account (shopping card account and/or credit card account) at CIB Bank and furthermore by private individuals with only a CIB Leasing* contract (excluding primary producers, sole traders).

In connection with leasing CIB Bank Zrt. is acting as key agent of CIB Leasing Zrt. Supervisor authority in agent activities of CIB Bank Zrt. is Hungarian National Bank (HNB), address: 1054 Budapest, Szabadság tér 8-9.. Hungarian National Bank registers the data from CIB Bank Zrt. according to Banking Act. These data are public and can be checked by anyone on www.mnb.hu. CIB Bank Zrt. is acting in the name and in favor of CIB Leasing Zrt. and represents CIB Leasing Zrt.'s interests. For agent activities CIB Bank Zrt. has receive fees exclusively from CIB Leasing Zrt. as it's client.

Use of the service

Supported mobile operating systems: Google Android and Apple iOS
• An **Android 6.0 operating system** or higher (minimum **display resolution: 480x800 pixels**)*,
• An **iPhone iOS 12.0 operating system** or higher

An active internet connection (mobile internet/wifi) is required for the installation, use and functions of the app! Since the higher fees and additional costs associated with mobile data roaming abroad can add significantly to your mobile phone bill, we recommend that when using your phone abroad you try to use a local, free wifi network instead.

Logging in to the CIB Bank mobile application:

Identification methods:

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PIN-code: If you are using PIN-based identification, you need to provide the PIN you selected when logging in to the system. The PIN is a series of numbers consisting of at least 5 and at most 10 digits.

Biometric identification (e.g. fingerprint)***:** If your device supports this function and offers Biometric-based identification and screen lock release, you can access the app and authenticate transactions in this manner as well. You can change the identification method either during registration or later on. If you are using Biometric identification, you need to use this when logging on to the system. If enabled, on that particular handset, you will need to use a biometric scan instead of a PIN not just at login but also for all other operations that you'd like to carry out once in the app.
*Only usable with specified devices Currently, Apple iOS and Samsung Android devices capable of biometric identification are supported.

We kindly inform you that from 14th of September 2019 to meet the requirements of the PSD2 directive #withKEY identification has been changed according to strong customer authentication requirements. The #withKEY identification process is unchanged, although in the background transaction verification is done according to increased security level.

Security

What the Bank's system provides:

- To prevent unauthorised access, if you leave the system idle for several minutes you will be automatically logged out of the application, and a log-in screen will appear. Here you will need to provide your biometric or PIN again in order to continue. (Any items entered on the screen but not sent to the Bank prior to the automatic log-out will be cancelled.)
- For security reasons, the app displays a virtual keyboard for entering the PIN. In the interest of more secure PIN entry, the app uses a so-called reshuffled keyboard for entering the PIN. The random reshuffling of the keyboard increases the security level.

What we ask of you in order to help minimise security risks:

- Use a secure internet connection. Do not connect to non-protected Wifi networks of unknown origin.
- Your PIN must be at least 5 characters long. We recommend using as long a PIN as possible, and one that is harder to guess.
- Do not select as your PIN your date of birth or any other set of numbers that is easy to guess and that is associated with you in some way.
- Please keep your user ID and PIN confidential! Make sure that nobody is watching as you enter your PIN, and under no circumstances disclose it to anyone. If you suspect that your PIN has been obtained by an unauthorised person, change it

immediately in the app. If your mobile device has been lost or stolen, deactivate it immediately by calling the CIB24 telephone customer helpline (06 1 4 242 242) or in person at one of our branches.

- After you complete your transactions through the CIB Bank mobile app, always tap on the "Log-out" button.
- Please do not switch off the shuffled keyboard function of the mobile app. This function is designed for your protection.
- Do not modify the manufacturer's operating system of your mobile device and do not install on the device any apps of unknown origin.

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Range of services

<u>WITHKEY TOKEN</u>

The WithKEY Token is a PIN code-protected password generating function, which creates a single-use password. The password serves as a security code for logging in to the CIB Internet-based Electronic Services (CIB Internet Bank, mobilCIB and eBroker) and for the approval of operations that require signature. To log in and to approve operations that require signature, a different code must be used each time. WithKEY Token-based identification and the CIB Bank mobile application service are not separable.

If the User uses both the CIB Internet Bank and/or the CIB Bank Online services, logging in to the systems takes place with identical user identification. The signature code used for approving operations that require signature is the same in the case of WithKEY Token-based identification as well.

Password:
A 6-character numerical single-use password generated by the WithKEY Token function.

Signature code for approving operations that require signature:
A 6-character numerical single-use password generated by the WithKEY Token function.

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HOME

To launch the CIB Bank Mobile app, tap on the icon for the app. The contents displayed on the Pre-login screen will depend on whether the CIB Bank mobile app has been activated or not.

The following functions of the Pre-login screen can be used by both registered and unregistered users:

- Select language (HU – Hungarian/EN – English)
- Watch the intro! (Help)
- Connect
- Commercial content

Unregistered user

The following operations can be carried out on the Pre-login screen for non-registered users:

- Register several users (customers) on a single mobile device,
- Change the language of the app (Available languages: Hungarian/English),
- Launch the demo,
- Summary of bank's contact information.

How to register

To use the CIB Bank mobile application and the WithKEY Token, you must have a (channel) contract for the CIB Internet Bank. There is an exception for those private individuals with only a CIB Leasing contract who has a disbursed loan with CIB Leasing Zrt. (in the following: Leasing) till 24:00 18.03.2020. that was based on the contract which was existing on 24:00 18.03.2020. and furthermore in case of those leasing contracts where the Leasing acquired the proprietary of the leased object and the leased object was handed over to the client on or before 18.03.2020., independently from the fact that the invoice was payed or not. In their case it is not a must to have a (channel) contract for the CIB Internet Bank to use CIB Bank Mobile Application.

If you have such a contract, you can also modify your contract via the CIB Internet Bank interface and add the CIB Bank mobile application. (A request may be submitted via the CIB Internet Bank only if you have independent ownership of the account and full access rights. A further condition is that the applicant use his/her user ID only in respect of one customer.) After the contract for the CIB Bank mobile app has been concluded, the Bank will send a registration code, valid for 48 hours, to the telephone number provided by you. In the app, the registration process may be launched on the "I am a customer – Register" page by pressing on **Register**.

Before you begin, please note that the CIB Bank Mobile App cannot be used on two devices at the same time. If you register on another device using the recovery code, the registration on the previous device will be canceled.

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The registration process is the same in case of CIB Bank Mobile Application Card Authentication function and for those private individuals with only a CIB Leasing contract who has a disbursed loan with CIB Leasing Ltd. (in the following: Leasing) till 24:00 18.03.2020. that was based on the contract which was existing on 24:00 18.03.2020., and furthermore in case of those leasing contracts where the Leasing acquired the proprietary of the leased object and the leased object was handed over to the client on or before 18.03.2020., independently from the fact that the invoice was payed or not.

The steps of the registration process are as follows:
- Enter the 2x4 characters (8 in total) received from the Bank, or use your phone to scan the QR code provided in the attachment received in the branch.
- You will receive an SMS message with the second part of the code (2x4, i.e. 8 characters in total), which you must enter on the next screen.
- Read the rules applicable to setting a PIN.
- Set the PIN that you will be using with the CIB Bank mobile app and the WithKEY Token, and for authenticating transactions and orders.
- Confirm the set PIN.
- If you have a suitable mobile device, you may also select biometric-based identification (Biometric-identification) for using the CIB Bank mobile app and the WithKEY Token.

The steps of registration process are as follows for those private individuals with only a CIB Leasing contract who has a disbursed loan with CIB Leasing Ltd. (in the following: Leasing) till 24:00 18.03.2020. that was based on the contract which was existing on 24:00 18.03.2020., and furthermore in case of those leasing contracts where the Leasing acquired the proprietary of the leased object and the leased object was handed over to the customer on or before 18.03.2020., independently from the fact that the invoice was payed or not:

- Enter the 2x4 characters (8 in total) of registration code received from the Bank
- After entering the first registration code and activating it in CIB Bank Mobile Application, you will receive an SMS message with the second part of the registration code (2x4, i.e. 8 characters in total), which you must enter on the next screen.
- Registration codes are assigned to the given mobile phone number and are valid till 48 hours. After 48 hours, application of new code is required (via CIB24 or Branch) if registration was not completed.
- Read the rules applicable to setting a PIN.
- Set the PIN that you will be using with the CIB Bank Mobile Appliacation and the WithKEY Token, and for authenticating transactions and orders.
- Confirm the set PIN.

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- If you have a suitable mobile device, you may also select biometric-based identification (Biometric-identification) for using the CIB Bank Mobile Application and the WithKEY Token.
- Please set the Application Recovery Code. With this code you can re-register the application on another device or in case of forgotten or three time mistyped PIN code entry. The code must contain minimum 6 digits, excluded consecutive digits (e.g. 123456) or recurring digits (e.g. 111111)

Register for #withPAY service

By joining the #withPAY community you can initate transfer order without entry to your contact partners in your phone book who are registered for the service as well After the registration you can access to partner list if you allow access tot he contacts on your mobile.

Conditions for the use of the function
- Your mobile device must have a camera and you have to allow the mobile app to use it.
- You need to enable the app to use the gallery of your mobile device.
- You need to have the right to dispose over a bank account.
- Register for the function.

Registered user

The Pre-login screen for registered users enables you to do the following:
- Change the language of the app,
- Log in to the CIB Bank mobile app by pressing **Enter**, or launch the WithKEY Token.
- Fast balance view without login (if you have switched on the Fast balance function on your device),
- Launch the demo,
- View the Bank's contact information (Bank's URL, contact e-mail address, Call Centre and Card Support phone numbers),
- See the bank's commercial offers,
- Delete user profile,
- View the bank's exchange rates and perform conversion calculations.
- withPAY function
- withSAVE function
- WithKEY token function

withPAY function

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Purpose of the function: by joining the withPAY Community, you can launch transfers, without logging in, to those business partners listed among 'Contacts', who are also registered in this service.

The eligible beneficiaries will become available after registration.

Registration: when you select this function and click on the Subscribe button, you must enter/check the following information:

- Select account number: you can choose from the listed accounts
- Phone number: check the displayed phone number

Initiating a transfer: After registration, you can use this function to initiate a transfer. After selecting a beneficiary, you must enter the following information:

- Amount
- Comment

withSAVE function

Purpose of the function: customers who do not hold a withSAVE account can apply for this product in just a few steps.

Application: select this function and click on the Subscribe button to open the savings account.

Login with PIN-code

By default, you can log in to the CIB Bank Mobile App with a PIN. (You can also log in with fingerprint/faceprint recognition by activating the biometric identification function.)

When you tap the **Sign in** button on the Registered Users page

On the pre-login screen, the PIN login process will start and the PIN entry screen will open.

Login with biometric identification

For fingerprint (Touch ID):

Using the biometric identification function, you can access the CIB Bank Mobile Application using your fingerprint instead of your PIN.

If you tap the **Touch ID** login button on the Pre-Login screen for Registered Users, you will see the biometric data scan screen. At the top is the mobile operating system's native biometric (i.e., fingerprint) recognition screen, with the following information:

- Short information message,

- Not a button

- Enter PIN code

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Swipe your finger across the device's fingerprint reader. If the system recognises your biometric ID, you will be logged in. If it does not, a "Try again" dialog box will pop up, where you will have the option to rescan your biometric ID and the Cancel or Enter PIN buttons will still be available.

Note: you can retry scanning your biometric ID 5 times in a row. If the fifth attempt to scan the biometric fails, a new screen will appear where you can log in by entering PIN. After 5 unsuccessful biometric scans, the next login attempt will always prompt for a PIN.

For Face ID:

 Using the biometric identification feature, you can log in to the CIB Bank Mobile App using your face ID instead of a PIN.

If you tap the **FaceID login** button on the Pre-Login screen for Registered Users, you will be presented with the biometric data scan screen.

Read your face print. If the system recognises your biometric ID, you will be logged in. If it does not, a "Face not recognized" dialog box will pop up, giving you the option to rescan your biometric ("Retry with Face ID" button) or Cancel button can be chosen.

 Note: You can retry to rescan your biometric 2 times in a row. If you fail to scan your biometric ID a second time, you will be presented with the "Face not recognizable" dialog box, where you will have the option to continue logging in by entering a PIN ("Enter Password" button) or Cancel.

APPLICATION RECOVERY CODE

From 2018.08.04 the application request the Application Recovery Code after log in. With this code you can re-register the application on another device or in case of forgotten or three time mistyped PIN code entry. The code must contain minimum 6 digits, excluded consecutive digits (e.g. 123456) or recurring digits (e.g. 111111)

Fast balance inquiry

With the Fast Balance feature, you can view your account balance without even logging into the mobile app. The "Available balance" and "Balance" are available on the pre-login screen , if the Fast Balance feature (with strong customer authentication, i.e. PIN authorisation or biometric identification) is set up in Settings/Products & Services/Fast Balance.

Floating button

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The floating button is visible to Registered users only. It is located in the bottom right corner of the Pre-login screen for registered users. By touching this button, you can access the following functions:

- Delete user [User nickname]
- Currency converter calculator
- Connect
    - X button to close

After successful login, the floating button can be assigned up to five selectable parameters, so that you can access up to five of your favourite banking functions quickly.

Floating button – Currency converter calculator

The exchange rates function allows you to view the exchange rates (bid, ask and mid) against the forint and make any calculations you like.
Currency table: you can view the exchange rates of 4 selected currencies against

HUF:
- Buy rate,
- Selling rate,
- Middle rate.

Operations

By tapping on the **1EUR/1USD/etc** options, the (sell, buy or mid) exchange rates of the selected currency against the forint are displayed.
Change currency: by tapping on this button, you can select from among the 4 currencies displayed in the mini app (widget).

With the help of the calculator, you can calculate the (sell, buy and mid) exchange rates of the currencies relative to each other, by specifying an amount and currency combinations of your choice.

HOME PAGE

Purpose of the function: provides access to the favourite account summary and a brief list of the most recent transactions performed on the primary account, and helps you make Quick payments to trusted beneficiaries and view the Exchange rates offered by the Bank. From the Control Panel, you can reach the Main Menu; with the help of the Search module, you can directly search other functions and display commercial content. The bank's general contact information is located at the bottom of the Home page.

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The Home page can be accessed after logging in and entering the correct PIN and biometric identifier.

"Main account" mini app

Available balance: displays the available balance of the selected account, plus the amount of the authorised overdraft limit and minus the amount of the blocked amounts.

Balance: displays the balance of the selected account.

Available credit limit: shows the credit limit contractually agreed by the bank to be kept available on a given account, increasing the available balance.

Blocked amount: shows the amount of transactions in progress that the bank has reserved but will be executed later (e.g. card payments, foreign currency transfers or direct debits), which reduce the available balance. No data is shown if there is no blocked amount on the selected bank account at the time of the query.

Operations

Hide data button (eye icon): by clicking on the button, you can hide the data and asterisks will be displayed instead**.**

Invoice information: this button displays the details of the invoice.

Change favourite account: navigates to the settings where you can change your favourite account (if you have more than one account).

Change nickname: Allows you to change the account nickname.

Copy the account number: copy the IBAN format of the account number to a clipboard.

Sharing: the account number in IBAN format, the name of the account holder and the name of CIB Bank Zrt. SWIFT code of the bank C.B.I.C. Bank, can be shared via this link.

"Main card" mini app

Only credit cards can be selected in this function.

Available balance: displays the balance of the selected credit card, plus the amount of the authorised credit limit and minus the amount of the blocked amounts.

Available credit limit: shows the available credit limit contractually agreed by the bank and held on a given account.

Blocked amount: shows the amount of transactions in progress that the bank has reserved but will be executed later (e.g. card payments, foreign currency transfers or direct debits), which reduce the available balance. No data is shown if there is no blocked amount on the selected bank account at the time of the query.

Operations

Hide data button (eye icon): click on this button to hide the data and display asterisks instead.

Account information: this button displays the credit card details.

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Change favourite card: navigates to the settings where you can change your favourite card (if you have more than one credit card).
Change nickname: Allows you to change the nickname of the card.

"Main savings " mini app

Available balance: displays the available balance of the selected savings account.
Balance: displays the balance of the selected savings account.

Operations

Hide data button (eye icon): by clicking on the button, you can hide the data and asterisks will be displayed instead.
Account information: this button displays the details of your savings account.
Change favourite savings account: navigates to the settings where you can change your favourite savings account (if you have more than one savings account).
Change nickname: Allows you to change the nickname of your savings account.

"Last transaction" mini app

Last transactions: you can use this mini app (widget) to view the most recent transactions associated with the selected main account. You can view up to 5 transactions at any one time.
Date of transaction: shows the date when the transaction was booked.
Description: displays any remarks that have been made for the beneficiary about the transaction.
Amount and currency: the amount and in the currency in which the transaction is executed

Operations

Update button: with the help of the Update button, you can refresh all the lists of the mini app (widget).
Tapping on the Executed/Pending options: by tapping on either of these, the transactions associated with the selected option appear.
By tapping on the individual transactions: if you tap on just one of the transactions, the transaction details page opens.

"Transfer to favourite beneficiaries" mini app

The Transfer to favourite beneficiaries function permits you to initiate domestic forint orders in 2 simple steps, meaning that the process can be easily followed. This process starts with the selection of a "favourite" beneficiary and is completed when the payment is authorised and the order is confirmed. Favourites can be set under Manage

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beneficiaries by marking the "star" sign, or in the function by pressing the add new favourite button.

Purpose of the function: initiation of intra-bank or inter-bank (GIRO) forint transfers to beneficiaries marked as favourite, in a simplified and faster form by indicating the amount and the text for the Description field only. If no favourite beneficiary is marked, it can be indicated by pressing the button "new favourite".

Execution conditions:
- You must have sufficient funds on the account to be debited to cover the amount of the transfer and the related bank charges.
- It is not possible to execute the given transfer for a part of the amount only.

Operations

New favourite: opens the Add new favourite page, if no favourite is selected yet.
Next: validates the inputted data. If any of the required fields have been filled out in correctly, an error message appears.

MY PROPOSALS

My proposals – Personalised offers

Purpose of the function: an overview of products and remote offers that can be quickly accessed and applied for with the help of the system. Within the function you can access and view all personalized product offers. By reading the offers and tapping the I'm interested button you can view, accept and apply for the products offered to you in a few simple steps.

ACCOUNTS

Accounts overview
Purpose of the function: provides an up-to-date and detailed statement on your finances with regard to the following: account information with a display of your available balance.

Quick access menu
The Quick access drop-down menu on the Accounts overview page enables the customer to quickly navigate to the Account details page of the selected account. The

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menu lists and groups your accounts according to ownership; in other words, based on banking features.

In the Quick access menu, each account is displayed with an Account name. If there is no account name, the account number is displayed.

If you tap on an account in the Quick access menu, you will be taken directly to the relevant account's Account details page.

My Accounts mini app (widget)
The My Accounts mini app (widget) displays your accounts in the form of a card.

Other Accounts mini app, optional (widget)
The Other Accounts mini app (widget) displays customer accounts that you have authority or access over in the form of a card. These accounts are displayed under a separate tab.

Credits and debits – Account history

By tapping on the **Details** in any account mini app visible on the Accounts overview page, you can open the Account history page of that account.

Purpose of the function: shows the last 10 recorded transactions on the selected account or the transactions booked during the specified time window. This function also displays all credits and debits that were booked in the given calendar month, in the form of a graph. The items continuously come into view as you scroll down the screen. If you tap on the Show more icon, a further 10 items will be displayed. The filter allows you to modify the selection as you wish.

Account details
Tapping on the information key in Accounts history will take you to the Account details page. The Account details page includes the following information:
- Account type,
- GIRO account number,
- IBAN account number,
- Date of account opening,
- Annual deposit interest,
- Accrued interest due: the amount of interest that has accrued up to the date of the inquiry, but that has not yet been credited,
- Applied interest tax,
- Rate of healthcare contribution,
- Interest settlement date,
- Annual overdraft interest: the interest calculated on any spending beyond the available balance of the account; in the case of an overdraft limit, the interest calculated on the amount of the overdraft,

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- Annual unauthorised overdraft interest: the interest calculated on spending beyond the overdraft limit,
- Accrued interest payable: the payable interest that has accrued up to the date of the inquiry, but that has not yet been debited,
- Interest settlement date.

PAYMENTS

Transfer to myself

The "Transfer to myself" (book-transfer) function lets you make forint transfers between your own accounts or to delegated or legal representative accounts belonging to the same holder, in 3 simple steps (input page, summary page and authentication page).

Purpose of the function: to make transfers in forint between your own forint accounts held at the Bank.

Execution conditions: there must be sufficient funds on the account to be debited to cover the amount of the transfer.
- It is not possible to execute the given book transfer for a part of the amount only.

Execution date: book transfers are fulfilled immediately, on the day they are submitted. First, a balance check is performed to ensure that sufficient funds are available, and then the account is debited and the beneficiary account credited.

Transfer to myself – Input page
By selecting the Transfer to my account option in the **Orders** menu, the Transfer to my account input page will open.
- **Account to be debited (input, horizontal navigation):** lists your active forint accounts from which you can launch the book transfer. Each account is displayed together with the following data: Account nickname (or account number), Account type and Total available balance.
- **Beneficiary account (input, horizontal navigation)** lists your active accounts to which you can launch the book transfer. Each account is displayed together with the following data: Account nickname (or account number), Account type and Total available balance.
- **Amount input field:** enter the amount you wish to transfer. The recorded amount is understood as being in forint. You can only enter a whole number, which you need to write continuously (without commas or spaces).
- **Currency: HUF (cannot be selected)**
- **Monthly limit (cannot be changed)**
- **Daily limit (cannot be changed)**

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All optional fields related to the payment are grouped under various field labels, with the option of expanding/collapsing the fields. The fields are hidden by default.
The group labelled **Details** contains the input options:

- **Value date**: here you can define the payment date. Enter the book transfer execution (account-debiting) date, which may not be earlier than the banking day following the submission of the order. This date is at most one year ahead. If this field is left empty, the payment will be a "one-off" book transfer. If the beneficiary account is not HUF value date can not be entered.
- **Description (optional, up to 140 characters):** write in any remarks that you wish to make.

Operations

Next: by tapping on this key you can record the item, after which the "Summary screen" is displayed.

Transfer to myself – Summary page
After you have provided all data on the "Input page", tap on the "**Continue**" button to display the Summary page, where you can review and modify the book transfer data.
Account to be debited: Account nickname and Account number
Amount: Amount and Currency
Beneficiary: Account nickname and Account number
Cancel: return to the Input page where you can change the already entered payment data.
Sign now: finalises the payment.
Save for later: if you choose save for later, the book transfer is saved, and you can change, finalise or approve it for payment later under the menu To pay.

Operations

Transfer to myself – Authorisation page
Approve the order using your PIN. If Quick payment was not authorised on the My Profile / Settings screen, you need to authorise your transfers.

After successful authorisation of the transfer order, go to the Confirmation page.
Transfer to my account – Confirmation page
The Confirmation page opens in the following cases:
- after confirming the process on the Summary page (if authorising the payments is not necessary) or
- after successful authorisation on the Authorization page

The Confirmation page includes the following information:
- Message Notification of the successful completion of the Transaction (e.g. "Successful order")
- Transaction ID

Details (hidden by default, with the option of expanding or collapsing).
Account to be debited: Account nickname and Account number
Amount: Amount and Currency
Beneficiary: Account nickname and Account number
Reference number: Unique identifier.
Amount: Amount and Currency
Execution date: the day on which the order is to be executed.
Description: if specified.

Operations

Download: download the receipt in digital (pdf) format

New order: initiate a new order by redirecting to the default Home page.

Transfer to someone

The Transfer to someone function permits you to initiate domestic forint orders or SEPA (EUR currency transfer) orders in 4 simple steps, meaning that the process can be easily followed. This process starts with the selection of a beneficiary and is completed when the payment is authorised and the order is confirmed.

Purpose of the function: to initiate a forint transfer order or an international euro SEPA transfer order within the Bank or via an interbank (GIRO) system.

To go to the Overview page: after successful login, this function becomes available in the Orders – Transfer to someone menu when you touch the "Transfer to someone" line.

Execution conditions:
- It is not possible to execute the given transfer for a part of the amount only.
- For launching a SEPA transfer, you must hold a EUR account

Transfer to someone – Home page
Tapping on the Orders – Transfer to someone option will take you to the Transfers home page, where you can choose whether to initiate a payment to an already saved beneficiary (under the Beneficiary list menu) or to a new beneficiary.

Operations

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Transaction to a new beneficiary: opens the "New payment" page. (This is the default option)

Account holder (Beneficiary icon): displays a list of your existing beneficiaries, and you can choose from earlier partners

Recent: shows the list of most recent orders. (After having clicked on the Beneficiaries icon)

Operations

Transaction to a new beneficiary: initiates a new payment as described in "New payment."

Recent (after click on the Beneficiary icon)

The Recent orders tab appears on the Home page and lists the 10 most recent transactions that you have executed, where you can have a quick look of the possible beneficiaries.

Each of the transactions appearing on the Recent orders list includes the following information:

- **Date of transaction:** date when the transaction was submitted
- **Beneficiary's photo:** a saved photo of the beneficiary if there is one
- **Trusted icon (star icon):** for these beneficiaries the payment does not require authorisation (provided they are within a certain value threshold)
- **Beneficiary's name:** name of the contact.
- **Amount and currency of the payment amount:** the amount of the payment and its currency.

Beneficiary list (Beneficiaries icon)

If there is no Beneficiary to be displayed, a message will appear saying that "You do not yet have a beneficiary", with a link to **Payment to a new beneficiary**. If you tap on the link the appropriate function will become available. Each of the beneficiaries appearing on the Beneficiary list includes the following information:

- **Beneficiary image:** a photo you have saved for that beneficiary
- **Favourite icon (star icon):** the PIN only needs to be given if you exceed the value threshold
- **Beneficiary's name:** name of the contact.
- **Beneficiary's nickname**: the name of the beneficiary selected by you,

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Operations

Account number/:

In put screen is opened where new partner data can be registered. Secondary identifier can be used with the introduction of instant payment.

Template: at least one account number or secondary account identifier must be registered.

Account number / seconardy account identifier registration:

- **Account number / secondary account identifier:** Select from the list what kind of secondary account identifier to register: account number, phone number, email address, taxation number or tax ID. One identifier can be registered in one transaction. Input field related tot he selected identifier can be registered.

  Input fields in case of account number:
  - **Identifier (mandatory field):** Account number
  - **Account owner (mandatory, maximum 70 karakter):** beneficiary name
    Account number (mandatory): enter the beneficiary account number. Account number can be entered as 3*8 or 2*8 digit format. Formatum validation (CDV validation) happens in real time. IBAN format is optional.
  - **Trusted account:** it is a possibility to set the beneficiary account as trusted partner. Allowing this you will be able to transfer money to this account without inserting your PIN
  - **Nickname:** beneficiary partner short name
  - **SWIFT:** beneficiary's bank identifier
  - **Account address:** beneficiary address
  - **Bank name:** beneficiary's bank name
  - **Branch:** beneficiary's branch name

Input fields in case of phone number:
- **Phone number (mandatory field):** mobile number country code can be +36 . Default number is +36 country code.
- **Trusted account:** it is a possibility to set the beneficiary account as trusted partner. Allowing this you will be able to transfer money to this account without inserting your PIN.
- **Service provider:** Telenor, Vodafone, Telekom can be selected
- **Nickname:** beneficiary partner short name

Input fields in case of email address:
- **Email (mandatory field):** at least one character, „@" sign and „." character must be entered

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- **Trusted email address**: it is a possibility to set the beneficiary email address as trusted partner. Allowing this you will be able to transfer money to this account without inserting your PIN
- **Nickname:** beneficiary partner short name

Input fields in case of taxation number:
- **Taxation ID (mandatory field):** enter beneficiary taxation number
- **Trusted taxation number:** it is a possibility to set the beneficiary taxation number as trusted partner. Allowing this you will be able to transfer money to this account without inserting your PIN
- **Nickname:** beneficiary partner short name

Input fields in case of Tax ID:
- **Tax ID (mandatory field):** enter beneficiary tax ID
- **Trusted tax ID:** it is a possibility to set the beneficiary tax ID as trusted partner. Allowing this you will be able to transfer money to this account without inserting your PIN
- **Nickname:** beneficiary partner short name

The Beneficiary's data page displays the following data:
- **Beneficiary image:** the phone you have selected in advance
- **Beneficiary's name:** name of the contact.
- **Favourite icon (star icon):** for these beneficiaries the payment does not require authorisation (within a certain value threshold)
- **Account group:** contains a list of all accounts you saved for that beneficiary
- **Recent orders group:** this lists up to 2 of the most recently executed/pre-registered orders in the course of which you initiated an order to any of the beneficiary's accounts. Each order appears together with the following data:
  - date when the payment order was sent,
  - the account from which the order was initiated,
  - a description of the order,
  - amount and
  - currency of the payment.

Operations

Copy: (next to the most recent payment): opens the "Input" page, which has already been filled out with the information copied over from the selected most recent payment
Back: return to the list under the "Beneficiaries" tab, from where you can choose another beneficiary

Transaction to new beneficiary (New order)
On the Home page you can execute transactions to new payees and can save new beneficiaries. After all the required data has been entered and the process confirmed,

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the Input page opens, on which the Beneficiary's name fields have already been filled with the data of the beneficiary (in read-only format).

- **Beneficiary's name** (Account holder*) field (required, maximum 70 characters): here you can enter the beneficiary's family and given name. It is mandatory in case of HUF transfer initiated to an account number. In case of transfer initiated to a secondary account ID it is not needed to enter.

  - **Recipients ID:**
    - **Account number (input, numeric, obligatory)** Enter the beneficiary's account number in the Account number field. The account number must be in one of the following two formats: 3*8 format or 2*8 format. The checking of the format (CDV validation) takes place in real time. Option: IBAN format.
    - **Taxation number (input field):** 8 or 11 numeric, character (e.g. 12345678 or 12345678-1-22)
    - **Tax ID (input field):** 10 character, numeric (e.g. 1234567890)
    - **Phone number (input field):** EGT country mobile number can be entered. + sign, country code, - sign and the phone number (e.g. +36-301234567)
    - **Email address (input field):** at least one character, „@" sign and „." character must be entered (e.g. xy@gmail.com)

„Pick and Pay": If you press and hold the account number, the account holder or the amount field, a screen will appear where you can choose, whether to scan a check, to enter data that you have previously copied from some other place or to scan it from an account statement / printed paper using the camera of your smart phone. This application is not suitable for scanning handwritten data.

Operations

Back: Goes back to the default screen of the Home page – Recent orders.
Next: validates the input data. If any of the required fields have been filled out in correctly, an error message appears.

Required fields:
- **Account to be debited:**
  - lists your active accounts, from which you can initiate domestic transfers
  - Each account is displayed together with the following data: Account nickname (or account number), Account type and Total available balance.

Beneficiary displays empty input fields, in which you need to enter the beneficiary's data

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- **Amount:** enter the amount of the order to be transferred. The currency of the amount specified is forint, or, in the case of a SEPA transfer, euro.. Only whole numbers may be entered.
- **Description (input, up to 140 alphanumeric characters):** enter any comments you would like to make in relation to the payment
- **Monthly limit (read-only)**
- **Daily limit (read-only)**

All selectable fields related to the payment can be found under the heading Additional fields. Rules related to the selectable fields:
- **Value date:** specify the date of the payment. Enter the transfer execution date (i.e. the account debiting date), which may not be earlier than the banking day following the submission of the order. You may specify a date here that is at most one year ahead. If this field is left empty, the payment will be a "one-off" transfer. If the beneficiary account is not HUF value date can not be entered.
- **ID and type of transferor:** data identifying the person or organisation making the transfer, which makes identifying the transferor easier for the beneficiary. Before providing the identification number, first select whether you wish to identify an organisation or a private individual.
- **Name of actual payer:** not the holder of the account to be debited, but a third party that is making a payment to the beneficiary or on whose behalf the holder of the account to be debited is making a payment.
- **ID and type of actual payer:** data identifying the actual paying party (person or organisation). Before providing the identification number, first select whether you wish to identify an organisation or a private individual.
- **ID and type of beneficiary:** data identifying the beneficiary person or organisation, which makes identifying the beneficiary easier for the transferor. Before providing the identification number, first select whether you wish to identify an organisation or a private individual.
- **Name of actual beneficiary:** not the holder of the account to be credited, but a third party that is the ultimate recipient of the amount that is being credited to the beneficiary's account.
- **ID and type of actual beneficiary:** data identifying the actual beneficiary (person or organisation), which makes identifying the actual beneficiary of the payment transaction easier. Before providing the identification number, first select whether you wish to identify an organisation or a private individual.
- **Purpose code of the transfer:** the type of the transaction may be specified through the use of an official purpose code. The payment service providers can prepare statements and statistics for the account holders (transferors and beneficiaries) on their account turnover. A purpose code selected from the ISO20022 external code list. May only be alphabetical, made up of 4 characters, with online validation.

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Transfer - Summary page

On the Summary page, you can check and save the previously specified details of your transaction, and if needed, change them by returning to Input page.

Operations

Cancel: cancels the payment. If you tap on this, the **Are you sure?** window will pop up, where you can confirm the cancellation of the payment.

Back: returns you to the Input page, where you can change the payment data that you entered.

Sign now: finalises the payment: the system checks whether the total amount of the payment is in fact below the daily limit for the given channel. If **NOT**, an error message will appear; if **YES,** the Authorisation page will open.

Sign later: If you choose save for later, the transfer is saved, and you can change, finalise or approve it for payment later under the menu To pay. The "Confirmation" page opens, and you are presented with the following questions: Would you like to launch a new payment order on the Home page or go to the Payments list?

Transfer – Authorisation page

If you need to authorise the payment orders, tap on the **Sign now** button on the Summary page, from where you will be taken to the Authorisation page. The following orders must be authorised: payments to non-trusted beneficiaries, payments to trusted beneficiaries that are above the value threshold. After successful authorisation of the payment order, the Confirmation page opens.

In case of instant payment order execution of successful order with the „Pending" status can be checked in Accounts/Transaction list or Payments/Payment list/Executed menu. Rejected items can be checked in Payments/Payment list/Failed list.

Operations

Cancel button: The pop-up screen **Close payment** asks you to confirm the closing.

Continue payment: By pressing the button, you go to the Authorisation page.

Close payment: All entered payment data is deleted and you are redirected to the "Home" page.

Transfer – Confirmation page

If the payment has been successfully authorised on the Authorisation screen, the Confirmation page opens, showing the appropriate (read-only) message pertaining to the transaction. In the case of a successful payment order, the message "Successful order" appears, in the case of a Rejected order, the message "Rejected order" appears, or in the case of an Order saved for later, the message "Saved order" appears.

Reference number: unique transaction identifier.

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Download receipt: download the receipt in digital format (pdf).
New payment: Enables you to initiate a new domestic payment by redirecting you to the default Home page
Done: Returns you to the Home page.
More details: when expanded, the following data appears: Identification code and number of **source account**, **Beneficiary** data group (beneficiary's name and account number, **Amount** (amount and currency of payment), **Performance date** (date of actual payment), **Description** (description of the payment), all other payment data recorded on the Input page.

Recurring payments

Purpose of the function:
Function for the provision of intra-bank or interbank (via the GIRO system) regular HUF transfer and direct debit orders, as well as for the management of incoming direct debit orders.

How to access the function:
Open Main Menu, Open Payments submenu, Open Standing Orders menu item.

On the home screen, the right tab below the account selector shows your standing orders for the selected account, which you can manage by clicking on the three-dot menu.

Recurring payments instruction
Purpose of the function: Function for viewing, sharing, cancelling, modifying intra-bank or interbank (via the GIRO system) regular HUF transfers
Execution conditions:
- in the case of modification, there must be sufficient funds on the account to be debited to cover the amount of the transfer and the amount of related banking fees on the day of debiting,
- execution is not possible for part of the given transfer amount,
- in the case of insufficient funds, the Bank will not queue the order (please note that this will result in the non-execution of your order in the case of insufficient funds),
- the order is executed with a frequency calculated on the basis of the first/next day of transfer and the frequency set
  (e.g. if the first/next day of transfer is 05.05.2023 and frequency is monthly, the record date will be the 5th of each month).
- Please note that if you entered a non-banking day (e.g. weekend) as the first date of the transfer, it will only be executed on the next banking day.

Execution date:
The payment order may be withdrawn (modified) on the banking day preceding the debit date until the time specified in the banking timetable. If you have entered the cancellation or modification of your order as described above, such cancellation or

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modification is immediately recorded in the banking system and your modified transfer order is executed on the banking days as per the frequency specified. Your account is debited on the banking day you have specified. If the beneficiary holds their account with another bank, in case of a standing HUF transfer order the Bank ensures that the amount of the transfer order is credited to the account of the beneficiary's payment service provider by no later than four hours after the debit as per the transfer order. Your account will be debited on the day of execution by the Bank (value date of debit).

Buttons for active for Standing Orders:

View: you have the option to view the details of the order. Additionally, scrolling to the bottom of the page and clicking the View Orders tab shows all items related to the order.
Edit: you have the option to modify the details of the specified order. The following fields can be modified:
- Name and addres of Beneficiary
- Beneficiary's account number
- Amount (HUF)
- Start of transfer start/record date
- Date of last payment
- Frequency
- Description

Clicking the Proceed button takes you to the summary page, where you can check the information you have entered. Please then enter your PIN/biometric identifier to finalise the change.

Delete: you have the option to delete the order. After clicking the delete button, please approve the pop-up window and enter your PIN/biometric identifier to approve the termination of the order.

Share: you have the option to share your order confirmation document

View receipt : you have the option to view the confirmation document

Direct Debit Order instruction

On the home screen, the left tab below the account selector shows your direct debit orders for the selected account. You can manage these by clicking on the three-dot menu.

Purpose of the function: Function for the modification or cancellation of the authorisation
granted to service providers to automatically collect utility charges.

Execution conditions:

In the case of modification, there must be sufficient funds on the account to be debited to cover the full amount of utility charges and related banking fees on the day of debiting.

Execution date: in the case of cancellation, direct debits are no longer executed from the next banking day,

in the case of modification, the modification takes effect from the next banking day.

Modification or cancellation of Direct Debit Orders: If you change or cancel your authorisation before the close of the banking day, changes take effect on the next banking day. If the modification or cancellation is made after the closing of the banking day, the changes take effect on the following banking day (T+1). If you are modifying an authorisation for which you have a upcoming item, please modify/cancel the order by taking the above into account.

Important: If you cancel your authorisation to prevent your order from being executed, please first block the upcoming item order, otherwise the pending item that has not been blocked will be executed despite the cancellation.

Buttons for active Direct Debit Orders:

View: you have the option to view the details of the order. Additionally, scrolling to the bottom of the page and clicking the View transactions tab shows all items related to the order.

Edit: you have the option to modify the details of the specified order, where the following fields can be modified:
- Description
- Closing day of order
- Maximum amount
- Consent to share the maximum amount with the service provider

Clicking the Proceed button takes you to the summary screen, where you can check the information you have entered. Please then enter your PIN/biometric identifier to finalise the change.

Delete: you have the option to delete the order. After clicking the delete button, please approve the pop-up window and enter your PIN/biometric identifier to approve the termination of the order

Share: you have the option to share your order confirmation document

View receipt: you have the option to view the confirmation document

Floating button:
After clicking the floating button in the bottom right corner of the screen, you can access the following functions:

New standing order: you are taken to the input screen, where you can enter a new standing order.

New direct debit order: you are taken to the input screen, where you can enter a new direct debit order.

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Upcoming payments: in the upcoming payments screen, you have the option to manage, approve or reject your upcoming direct debit items.

Orders below the value limit you have specified are executed automatically, unless you specify otherwise, by 23:59 on the day before the value date.
Orders above the value limit you have specified are rejected automatically, unless you specify otherwise, by 23:59 on the day before the value date.

Statuses in case of direct debit orders:

Upcoming: When upcoming status is displayed, please exercise caution. Check whether the upcoming order is below or above the limit you have set.
If the upcoming Item is above the limit, but you find the amount of the upcoming order to be justified, you must approve it in order to execute the order. If you have an upcoming order below the limit, you do not need to do anything, your order is executed automatically, but if you do not find the order to be justified, you may reject it. You can find your orders with this status on the upcoming payments and view transactions tabs.
Failed: If an order above the limit is not approved or if there is a shortage of funds, the order is assigned failed status. It is not possible to re-approve an order with failed status. You can find items with this status on the view transactions tabs.
Rejected: If the incoming order is rejected, the order is assigned rejected status and the order is not executed. It is not possible to re-approve an order with rejected status. You can find items with this status on the view transactions tabs.
Executed: this is the status assigned to orders that have been paid. You can find items with this status on the view transactions tabs.

Order without authorisation: If you receive a direct debit order without authorisation (e.g. incorrect consumer ID), the order is not executed and is not listed in the list of upcoming status orders. If you enter a new direct debit order with the correct data, the item is processed according to the conditions of the direct debit order.

New Standing Order

Purpose of the function:
Function for entering intra-bank or interbank (via the GIRO system) regular HUF transfers from an HUF account to the beneficiary, executed within the time interval you specify, on a given banking day, with a given frequency and amount.
Execution conditions:
- the first day of the transfer (execution) may be the next banking day (for orders submitted at the weekend, the earliest day may be Tuesday)
- the order is executed with a frequency calculated on the basis of the first transfer day and the frequency set (e.g. if the first transfer day is 05.05.2023 and frequency is monthly, the record date will be the 5th of each month).
- Please note that if you entered a non-banking day (e.g. weekend) as the first value date of the transfer, it will only be executed on the next banking day,
- you must have sufficient funds available on the due date (date of debit) on the account to be debited to cover the amount of the transfer(s) and the related bank charges.

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- It is not possible to execute a partial amount of the transfer,
- in the case of insufficient funds, the Bank will not queue the order (please note that this will result in the non-execution of your order in the case of insufficient funds)
- Standing HUF orders cannot be initiated to secondary account identifiers (Tax number, Tax ID,
Email address, Telephone number).

Execution date: on a banking day according to the specified frequency within the specified interval. Your account is debited on the banking day you have specified. If the beneficiary is a customer of our Bank, the credit to the beneficiary's account is made on the same banking day. If the beneficiary holds their account with another bank, in case of a standing HUF transfer order the Bank ensures that the amount of the transfer order is credited to the account of the beneficiary's payment service provider by no later than four hours after the debit as per the transfer order.
Your account will be debited on the day of execution by the Bank (value date of debit).

Key steps for making a transfer: You can enter one standing order from a given account to be debited. The order recorded on the "Input screen" is displayed on the "Summary page" where you can check the order. Once signed, you can check the confirmation of your order on the "Confirmation page".

Input page

Account number: select the number of the account to be debited, from which you are sending your standing order. In the standing order function, you also have the option to enter standing orders between your own intra-bank accounts. These types of transactions are executed according to the conditions of standing book transfers.

Name, address of Beneficiary (mandatory, up to 32 characters): select or enter the name of the person/entity to whom you wish to send the transfer. The drop-down menu contains, in alphabetical order, the names of the beneficiaries you have saved using the "Partner List" function. To transfer to a new partner, simply enter the details of the new beneficiary.

Beneficiary's account number (mandatory, 16 or 24 characters, HUF account only): Enter the account number of the beneficiary.

Amount (HUF) (mandatory, up to 13 characters): enter the amount of the order to be transferred. The amount entered must be in HUF, only whole numbers may be entered. If you type continuously, the amount is automatically separated when you jump to the next field.

Description: (up to 52 characters): enter the desired comment.

Frequency (mandatory): determines the dates of transfers executed between the dates of the first and last execution, you can select the required period from the listed options by clicking on them (daily, weekly, every two weeks, monthly, quarterly, half-yearly, yearly).

Starting/ value date : (mandatory): earliest date of the transfer to be executed based on the transfer order is the calendar day after the submission of the order (except for orders submitted at the weekend when the earliest day is Tuesday).

Last payment date : you can choose between two value types

Until revocation: Default value, the order is executed until the time of cancellation.

Fixed date: to select this value, enter the last payment date field, which should take into account the following: date of the last transfer to be executed based on the transfer order, which may not be earlier than the date of the first transfer, and which is independent from the last due date calculated based on frequency.

New Direct Debit

Purpose of the function: Function for the granting authorisation to service providers to automatically collect utility charges.

Execution conditions:
there must be sufficient funds on the account to be debited to cover the full amount of utility charges and related banking fees on the day of debiting.

Execution date: an authorisation may be granted for the next banking day at the earliest (for orders given at the weekend, for Tuesday at the earliest), which is recorded by the Bank and electronically transmitted to the service provider via its bank. If the provider has accepted the item, the authorisation takes effect.

Steps to granting authorisation: You can grant authorisation for an HUF account to be debited. The authorisation recorded on the "Input screen" is displayed on the "Summary screen" where you can check the authorisation. PIN/biometric identification is then required. Once signed, you can check receive confirmation of the order on the "Confirmation screen".

Input screen
TIP:
- To help you complete the authorisation order, please refer to the most recent utility bill sent by the service provider.
- You can also grant authorisation in the name and address of another person (consumer).
- It is advisable to set a maximum amount for the authorisation, which limit is continuously monitored by the bank to avoid unrealistic direct debits.

Input screen

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Account number (mandatory): select the number of the account to be debited, from which the utility charge due is collected. Selecting the account number also brings up the GIRO account number.

Provider ID (mandatory, it may be 9 or 13 characters): enter the identifier, which is typically the same as the service provider's tax number, preceded by the letter "A" (the tax number can be 8 or 12 characters).

By clicking on the "List of service providers" link on the CIB website, you can access the list of service providers from which we accept orders. This is also where you can find the name and ID number of the service providers listed in alphabetical order.

Consumer ID (mandatory, up to 24 characters): enter the identification number issued by the service provider, which can be found on the utility bill or in the contract.

Starting date (mandatory): enter the date from which you want the bank to accept the direct debit, which is the next banking day at the earliest (for orders submitted at the weekend, the earliest day may be Tuesday).

End date (optional): enter the last date (banking day) on which you want the Bank to execute the direct debit. If you do not enter a date, the authorisation is valid until revoked.

Maximum amount (optional): enter the maximum amount of utility charges to be collected that the Bank may still try to collect. The appropriate value limit is usually slightly higher than the expected maximum bill amount (taking into account annual fee indexation and price increases due to inflation).

I consent to the communication the maximum value limit to the service provider (optional): if you do not grant consent, the value limit of your authorisation is not transmitted to the service provider.

Name of consumer (mandatory, up to 35 characters): if you are not the consumer, enter the name of the consumer.

Consumer (postal code/address) (mandatory, up to 34 characters): enter the address of the consumer (your own address or the address of the specifically designated consumer).

Description (optional, up to 52 characters): you can enter a description to be communicated, which helps in troubleshooting and when contacting the service provider (in the case of a fee collector: e.g. gas charge, waste collection fee, etc.).

Payment request Receive

Purpose of the function:
To view, execute or reject payment requests received within the Bank or between banks (via the GIRO system).

How to access the function:
Open Main Menu, Open Transfers submenu, Open payment request submenu.

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Arrival screen:
Account selector:
At the top of the screen, you can see the account specified as the account to be debited in the payment request and the related information. If you have several accounts that are suitable for receiving payment requests, you can determine the account for which you want to view the payment requests by sliding the accounts to the left.

Filter, screen:
You can find the filter and search functions directly below the account selector.
Using the search option, you can search for the name of a sending party, i.e. the beneficiary, in which case all payment requests sent by this person to your account will be listed.
Using the filter option, you can choose from the following options:
- Payment requests received in the current month
- Payment requests received in the previous month
- Payment requests received in a uniquely defined time interval
- Payment requests for a specified amount
- Payment requests with a specific status: You owe, Paid, Rejected, Expired.

In addition to the filter and search options, the payment requests are listed in chronological order.

List of payment requests:
Directly below the search engine, you will find the list of payment requests, in a chronological order. The list shows the requests received in the past 6 months.
On the screen you will see the following information about your payment requests:
- Name of payment request sender
- Payment request amount
- Notice related to payment request
- Date depending on the status of the payment request:
    o You owe – Payment request expiry
    o Executed – Date of execution
    o Rejected – Date of rejection
    o Expired – Payment request expiry
- Payment request status:
    o You owe
    o Executed
    o Rejected
    o Expired
    o Cancelled

Statuses and their meaning:

Unpaid: A payment request that you have not yet disposed over. You can approve it or reject it.
Executed: A payment request that the Bank has already completed executed on your instructions. You do not need to do anything further with a payment request with this status.
Rejected: A payment request that you have already rejected. You do not need to do anything further with a payment request with this status.

Expired: The payment request has reached the end of its validity / expiry date without your intervention. Requests with this status cannot be executed or rejected.
Cancelled: A payment request that has already been cancelled. You do not need to do anything further with a payment request with this status.

Request details:
If you select a payment request, you can view its details and dispose over them if the status is appropriate:
- **Beneficiary's account details:**
  - Beneficiary account holder's name
  - Beneficiary account number
  - Payment request reference number
- **Main data of payment request:**
  - Payment request amount (if the sender has allowed it, you can change the field to an amount you like)
  - Payment request notice (if the sender has allowed it, you can change this field)
  - End of validity (maximum 2 months)
  - Payment deadline (The payment deadline of the payment request cannot be later than the expiry date of the payment request.)
  - Payment request status
- **Details of account to be debited:**
  - Your account number, to which the payment request was received
  - Your name

Additional data related to the payment situation:
  - Customer identifier
  - Payees' internal transaction identifier
  - Invoice or receipt identifier
  - Loyalty scheme identifier
  - Device identifier
  - NAV verification code
  - Shop identifier

Instruction options for various statuses:

You owe:
If you chose to view a payment request with the status "You owe", you can find the execution and rejection buttons at the bottom of the screen.

Rejected:
If you do not find the payment request justified, select the "reject" button, as a result, after entering the PIN code/biometric identifier, the payment request will be rejected. The sender will also be notified of the rejection. The rejected payment request can no longer be fulfilled.

Execution:

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If you find the payment request justified, click on the "execute" button. If the sender has allowed it, you can change the amount field to a higher or lower amount before executing the order. (Zero is not a selectable amount, in this case select the reject button). In addition, if the sending party has allowed it, you can also overwrite or fill in the "description" field. After making any changes, click the "execute" button, after which you will be taken to the signing screen, where you can sign the instant transfer by entering your pin code/biometric identifier. After that, you will be taken to the confirmation screen, where you will be informed about the success of your instant transfer order.

Executed:
In the case of executed items, there is no possibility of giving further instructions, this is one of the final statuses of the payment request. You can view the document confirming the transaction executed based on the fulfilment of the payment request.

Rejected
In the case of rejected items, there is no possibility of giving further instructions, this is one of the final statuses of the payment request.

Expired:
In the case of expired items, there is no possibility of giving further instructions, this is one of the final statuses of the payment request.

Cancelled:
In the case of cancelled items, there is no possibility of giving further instructions, this is one of the final statuses of the payment request.

Payment Request Send

Account selector:
The bank account number specified in the payment request as the debit/beneficiary bank account and the related information can be seen at the top of the screen.
If you have more than one bank account that are suitable to receive and send payment requests, you can slide account numbers to the left to view the payment requests for a given bank account.
Under the bank account you wish to view, you can choose whether you wish to view payment requests received to this account or sent by you concerning this bank account.

Sending a Payment Request:

Purpose of function:
By sending an intra-bank or interbank (via the GIRO system) payment request, you request a given amount from the payer within a specified timeframe, in the form of an instant transfer.

Accessing the function:
Accessing the function: Open Main Menu – Open Transfers submenu – Open Payment Request menu item – Select Payment Requests Sent option.

Filtering, search:

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The filter and search options are located directly below the account selector.
Using the search option, you can find who you have sent a payment request to. In this case, all payment requests that you have sent to this selected partner are listed.
Using the filter option, you can choose from the following options:
- Payment requests sent in the current month
- Payment requests sent in the previous month
- Payment requests sent during a specific time interval
- Specific-amount payment requests
- Specific-status payment requests: Owes you, Rejected, Paid, Cancelled.

In addition to the filtering or search criteria, payment requests are listed in chronological order.

List of payment requests:
You will find a list of payment requests in chronological order directly below the search function. The list shows the requests sent in the last 6 months. If you have not sent a payment request, the following text is displayed: "No transaction found."
The screen shows the following information about your payment request:
- Name of the payer indicated in the payment request
- Amount of the payment request
- Comments accompanying the payment request
- Date depending on the status of the payment request:
  o Owes You – End of the validity of the payment request
  o Paid – Date of performance
  o Withdrawn – Date of the cancellation of the payment request
  o Rejected – Date of rejection
  o Expired – End of the validity of the payment request
- Payment request status:
  o Owes You
  o Paid
  o Rejected
  o Expired
  o Cancelled

Statuses and their meaning:

Owes You: A payment request that has been sent but the payer has not made any related orders yet. You have the option to withdraw your payment request.

Paid: A payment request that has been sent and its amount has been credited to your account.

Rejected: A payment request that has been rejected by the payer. You have the option to re-send the payment request with the previously specified data.

Expired: A payment request that has reached the end of its validity, the payer has not made any orders related to the request received and can no longer fulfil it.

Cancelled: Your payment request has been cancelled upon your order, and the payer will not be able to fulfil it.

Details of the request:
When you select a payment request, you can view its details and, if it has the appropriate status, you can submit related orders:
- **Details of the beneficiary account:**
    - Your name
    - Your account number, which will be the beneficiary account number of the instant transfer order generated from the payment request
    - Payment request reference number
- **Key data of the payment request:**
    - Payment request amount (if you have authorised it, the field can be changed by the payer to the amount they want)
    - Payment request comment (if you have allowed it, if you have authorised it, the field can be changed by the payer to the comment of their choice)
    - End of validity (maximum 2 months)
    - Payment deadline
    - Payment request status
- **Details of the account to be debited:**
    - Name of the payer
    - Bank account number of the payer

    Additional data relating to the payment situation:
    - Customer ID (for invoice payments)
    - Internal transaction ID of the beneficiary
    - Invoice or receipt ID
    - Loyalty or discount scheme ID
    - Merchant device (cash register, POS) ID
    - NTCA control code
    - Commercial unit, shop ID

Cancelation:
A payment request can be withdrawn if the payer has not made any orders related to the payment request yet. In this case, you can use the "Withdraw" button to set the payment request to Withdrawn status in the payer's mobile application. Once the withdrawal has been made, the payer will not be able to either fulfil or reject the payment request. After entering your PIN or biometric identifier, you are notified of the success of the withdrawal via a push notification.

Sending a payment request

Access:
Open Main Menu – Select Orders submenu – Select Payment Request menu item – Click on floating button located in the bottom right corner of the screen.

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Input fields:
Account selector:
The account specified in the payment request as the beneficiary account and the related information can be seen at the top of the screen. If you have more than one account that are suitable to send payment requests, you can slide accounts to the left to determine which account you want to send the payment request from.
Beneficiary's account:

- Your name

- Maximum amount available (Shown with currency)

- Available balance (Shown with currency)

Details of the party receiving the payment request:
ID type:
> From the drop-down list below the "Identifier Type" text, select the type of identifier you need. You can select the following from the drop-down list: account number, phone number, email address, tax number, taxpayer identification number.

Depending on the type of **account ID:**

- Account number (required field): enter the beneficiary's account number in the Account number field. The account number must be in one of the following two formats: 3*8 format or 2*8 format. The checking of the format (CDV validation) takes place in real time. Option: IBAN format.

- Phone number (required field): a mobile number with a +36 country code can be recorded. The default setting is the +36 country code.

- Email (required field): at least one character, the "@" sign followed by the "." character is required

- Tax number (required field): enter the tax number of the beneficiary

- Taxpayer identification number (required field): enter the tax identification code of the beneficiary

Account Owner:
> Account holder (required field): up to 70 characters, this is where you can enter the beneficiary's first and last name, in case of a company, the payment request can also be sent to a company name

Amount:
> In the "Amount" field, you can enter the amount of money you want to claim from the payer. The amount entered must be greater than 0.

Description:
> In the "Comments" field, you can add a description to the payment request. The maximum length of the comment is 140 characters.

Expiry date:
> This allows the beneficiary to set the expiry date. After the expiry date, the payment request cannot be approved or rejected. If you do not wish to specify an expiry date, the payment request automatically expires after 2 months. The 2 months is also the maximum expiry date that can be specified.

Checkbox:

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The checkbox allows the payer to modify the details of the order. By ticking the checkbox, you give your consent for the payer to modify the amount and/or the comments. If you leave the checkbox unticked, you do not consent to the modification of the amount and/or the comments by the payer.

The process of sending.

After entering the information specified above, click next. If all the information provided is appropriate, you will be redirected to the "Payment Request – Summary" page. Please check that the information you have provided is correct. If everything is in order, click on "Send". After entering the PIN/biometric code, you will be directed to the "Confirmation screen", where you will see the results of the receipt of the send-out of the payment request.

Cheque payment by transfer

The Cheque payment by transfer function allows you to make domestic transfers by way of an OCR scan, without manual data input (the details of the order are processed from the full cheque image captured by the camera).

The transfer is classed as a domestic payment and is charged accordingly. Once the process is successfully completed, the Confirmation page opens.

Purpose of the function: initiation of intra-bank or inter-bank (GIRO) forint transfers.

To go to the Overview page: after successful login, you can access this function by tapping the Orders button, then in the last menu on the page, by touching the Cheque payment by transfer line.

Execution conditions
- You must have sufficient funds on the account to be debited to cover the amount of transfer(s) and the related bank charges.
- It is not possible to execute the given transfer for a part of the amount only.

"Cheque payment by transfer" page

You can open the "**Cheque payment by transfer**" function in the "**Orders**" menu, by selecting the "**Cheque payment by transfer**" option.

QR/bar code/OCR line reader: with this function you can scan in yellow or white postal cheques and automatically fill out your domestic transfer orders.

Operations

The **Flash light** turns the device's flash light on or off to make it easier to scan the payment slip.

Transfer order

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Once the cheque has been scanned in, the system redirects you to the first step of the new domestic transfer process. From here, you can continue the order transaction. The input fields of the additional screens of the transfer process are filled out in advance with the scanned-in data, giving you an opportunity to review and modify them.

Foreign payment

Purpose of the function: launching foreign currency transfers from forint and foreign currency accounts (including forint transfers abroad) in favour of your beneficiary partner.

Execution conditions:
- Sufficient funds must be available to cover the transfer amount, taking a potential change of rate into account.
- Partial execution of the transfer order is not possible

General information:

Information about SEPA area and SEPA Member States, can be found on our website:
www.cib.hu/sepa

The Hungarian National Bank (MNB) SEPA-related information is available at:
https://www.mnb.hu/fogyasztovedelem/bankszamlak/szolgaltatasok/mi-az-egyseges-euro-fizetesi-ovezet-sepa

The list of EEA (European Economic Area) Member States can be found at:
https://net.cib.hu/system/fileserver?file=/Nyomtatvanyok/tajek_arfolyamtipus_210408v2.pdf&type=related

IMPORTANT INFORMATION: All EEA Member States are SEPA Member States, but there are SEPA members that are not EEA Member States (e.g. Switzerland).

Execution date:

Intra-bank

Orders submitted by the acceptance deadline are processed immediately according to the Banking Timetable.

Inter-bank:

- For retail banking and sole trader customers, the order is considered as **accepted** (when execution – i.e. blocking the necessary amount – starts, considering the Bank's acceptance deadlines (see the Banking timetable)) if all required data and sufficient funds are available. The value date and the applicable exchange rate are determined upon acceptance. For items with **Received** status in the confirmation, the Customer must provide sufficient funds on the account to be debited until the execution of the order (a separate notice is displayed about this on the page). The actual data of execution (value date, exchange rate) can be checked in the Account history/in the account statement. The Bank notifies the Customer about rejected items in letter, or via a smart

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(push) notification (if the Customer initiate the order via CIB Bank Online or CIB Bank Mobile App, the Customer will be notified via a smart (push) notification, otherwise in letter).

For Corporate customers, the order is considered as **accepted** (when execution starts, considering the Bank's acceptance deadlines (see the Banking timetable)) if all required data and sufficient funds are available. You can find more information about the blocked amount in the documents "List of Conditions for Businesses and Other Organisations", "General list of conditions for business and other organizations and sole traders CIB Bank Account Plus". The value date and the applicable exchange rate are determined upon acceptance. For items with **Received** status in the confirmation, the Customer must provide sufficient funds on the account to be debited until the execution of the order (a separate notice is displayed about this on the page). The actual data of execution (value date, exchange rate) can be checked in the Account history/in the account statement. Shortage of funds orders will be placed in a **Pending** status for 30 days, if the item is not settled within 30 calendar days of submission, the order will be cancelled.

Orders are booked on the day of processing, with the corresponding value date, provided that the appropriate conditions are met and the applicable exchange rate is known. Settlement can be checked in the Account history/statement menus. The Bank will notify the Customer in writing of rejected items.

Once your order has been accepted, the transfer can no longer be withdrawn or modified via Internet Bank. For a description of the other options for cancelling or modifying an order, see www.cib.hu under "Contacts/Banking timetable".

More details are available at www.cib.hu under "Contact/Banking timetable".

Steps to make a transfer: you can initiate a transfer from a debit HUF or FX account with a bank communication and a single encrypted signature. The main details of the transfer recorded on the "Deposit screen" are displayed on the "Summary screen" where you can check it. Once the order has been confirmed, you will be informed of its completion on the "Confirmation screen".

First input page

Information (circled letter i): provides brief information about the function.

Debit s account number (required):

Select the account number from which you want to initiate the transfer.
If the user has less than 5 accounts from which to initiate a foreign currency transfer, he/she can select the desired account by dragging left/right. If the user has more than 5 accounts from which he/she can initiate a foreign exchange transfer, he/she can select the desired debit account (if he/she does not want to select the default account as the debit account) by clicking on the SELECT ANOTHER ACCOUNT button.

Account holder (required): Please enter the name of the beneficiary.

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Beneficiary list icon : List the previously saved beneficiaries in the Partner List.

Templates: Lists previously saved templates.

Recent: lists the 10 most recent orders.

Account Number (required): if the Account Holder is selected from the Partner List, the Account Number is automatically filled in. If the Account Holder selects an Account Holder from the Partner List, the Account Holder's Account Number will be automatically entered. GIRO, IBAN (For a detailed description of the IBAN account number format, illustrated with examples, see www.ecbs.org) and free format account number can be entered as the value of this field.

Currency (required): select the currency in which you want the transfer to be made (sent).

Next: active if all mandatory fields are filled in. Takes you to the Second input screen. The Second input screen depends on the type of reference, i.e. the data entered in the First input screen.

Second input page

The content of the Second Input Page depends on the data entered on the First Input Page.

Types of Second Input Page:

SEPA

If an EEA (European Economic Area) IBAN account number has been entered in the First Entry screen and EUR has been selected as the settlement currency.

SEPA credit transfer: the SEPA payment scheme is designed to allow companies and other economic operators within the euro area to carry out euro payment transactions under the same basic conditions, rights and obligations, regardless of where they are - inside or outside the country. For further information www.cib.hu/sepa for further information. This menu allows you to transfer euro amounts in a simple, standardised way.

Settlement day (currency day): default T+1 (normal). The amount of the order accepted by the bank is debited on the settlement day, which can be checked in the statement/transaction on the day of processing. For more information, please refer to the bank timetable.

Back (left arrow): takes you to the previous screen (First input screen)

Information (circled letter i): provides brief information about the function.

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Debit account: the debit account number selected on the First entry screen is displayed, on the Second entry screen this data can no longer be changed.

Urgent payment checkbox (optional/ optional field): if checked, the Bank will accept the recorded item as an emergency order. An emergency order may result in an additional charge, which will be brought to the user's attention by an information note when activated.

Amount + Currency (required): the amount defaults to 0.00 and the currency is EUR (the currency selected on the First entry page).

Clicking on the amount will bring up a pop-up window where you can enter the amount. By default, the amount can be entered in the selected settlement currency, but this can be changed to the currency of the account to be debited (you can change it by clicking on the "exchange" icon next to the exchange rate). The circled dollar icon next to the "Enter amount" heading displays the transaction limits. Clicking the X button will display the Second Entry screen. Click on the CONFIRM button to select the amount to be entered (the CONFIRM button is only active if the amount entered is greater than 0.00).

Exchange rate + estimated amount: an estimated exchange rate is displayed (ATTENTION: the actual settlement rate may differ), or an estimated amount after entering an amount (this is also an estimate, the actual amount may differ).

Description (optional/ optional field): a field to specify an optional message to be attached to the transaction.

Information note 1: Refers to the exchange rate and the imputed value, both of which are estimates/information only.

Information note 2: Provides information on the successful calculation.

MORE (drop-down list): displays several optional fields (ATTENTION: If you enter a Payer ID, Actual Payer ID, Partner ID, Actual Partner ID, you must also enter the corresponding type).

Next: active if all mandatory fields are filled in. It will take you to the Summary page.

SWIFT

If the data entered on the First Input Page does not meet the SEPA credit transfer criteria. If the Account Number is not EEA (e.g. America), the Second input page will be SWIFT even if a EUR settlement currency is selected. The reverse is also true, if an EEA IBAN is entered but EUR is not selected as the settlement currency, the Second Input Page will also be SWIFT.

Settlement date: optional T+2, T+1 and T are only possible in EUR, USD, CAD, GBP, HUF! HUF transfers abroad are always executed on day T. For transfers in BGN, CZK, DKK, PLN, CHF, GBP, NOK, RON and SEK where the beneficiary's

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bank is within the EU, T+1 is the default currency day. The amount of the order accepted by the bank is debited on the settlement day chosen, which can be checked in the statement/transaction on the day of processing. For more information, please consult the bank timetable.

Back (left arrow): takes you to the previous screen (First input screen)

Information (circled letter i): provides brief information about the function.

Debit account: the debit account number selected on the First entry screen is displayed, on the Second entry screen this data can no longer be changed.

Urgent payment checkbox (optional/ optional field): if checked, the Bank will accept the recorded item as an emergency order. An emergency order may result in an additional charge, which will be brought to the user's attention by an information note when activated.

Amount + Currency Denomination (required): the amount defaults to 0.00, the currency denomination is the currency selected on the First input page.

> Clicking on the amount will bring up a pop-up window where you can enter the amount. By default, the amount can be entered in the selected settlement currency, but this can be changed to the currency of the account to be debited (you can change it by clicking on the "exchange" icon next to the exchange rate). The circled dollar icon next to the "Enter amount" heading displays the transaction limits. Clicking the X button will display the Second Entry screen. Click on the CONFIRM button to select the amount to be entered (the CONFIRM button is only active if the amount entered is greater than 0.00).

Exchange rate + estimated amount: an estimated exchange rate is displayed (ATTENTION: the actual settlement rate may differ), or an estimated amount after entering an amount (this is also an estimate, the actual amount may differ).

SWIFT (required): the SWIFT code of the beneficiary bank must be provided. The value can be 8 or 11 characters. If 11 characters, the last 3 values cannot be XXX.

BENEFICIARY ADDRESS (required - drop-down list):

> **Partner country (drop-down list): select the** country of the beneficiary's address (ATTENTION: The country of the Partner and the country of the SWIFT code must match).

> **Partner city:** Please enter the city of the beneficiary's address in free text.

> **Street address of the partner:** Please enter the street address of the beneficiary (+ house number) in free text

> **Cost option (required):**

There are 3 cost option options to choose from:

SHA (SHA: ("shared") - Client only at its own expense
BEN ("beneficiary") - Beneficiary
OUR ("our" - "our own") - Client with all costs

CURRENCY	DIRECTION	COST OPTION
EUR	EGT	SHA
		SHA
		SHA
	NO EGT	SHA,OUR,BEN
		SHA,OUR,BEN
EGT DEVIZANEM (PL : ,CZK, PLN, DKK)	EGT	SHA
	NO EGT	SHA,OUR,BEN
		SHA,OUR,BEN
NON-EGT FOREIGN CURRENCY (E.G.: GBP, USD, CAD)	EGT	SHA
		SHA
		SHA
	NO EGT	SHA,OUR,BEN
		SHA,OUR,BEN
		SHA,OUR,BEN

Description (optional/ optional field): field to specify an optional message to be attached to the transaction.

Information note 1: Refers to the exchange rate and the imputed value, both of which are estimates/information only.

Information note 2: Provides information on the successful calculation.

 MORE (drop-down list): displays several optional fields (ATTENTION: If you enter a Payer ID, Actual Payer ID, Partner ID, Actual Partner ID, you must also enter the corresponding type).

Next: active if all mandatory fields are filled in. It will take you to the Summary page.

Summary page

In the Summary page, you can check the data recorded in the Input page. The data cannot be modified on the Summary page, if it is necessary to correct any of the data entered, the modification can be made by stepping back on the Input page.

SEPA

Back (left arrow): takes you to the previous screen (Second input page)

Close (X): Click on the Close button to confirm your intention to exit by selecting the CONFIRM button. By selecting the SAVE button, the Summary page will be displayed again.

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Information 1: Information on processing

Account to be debited

- Name of client

- Account number to be debited

Total

- Amount + Currency (The input page records the amount in the currency provided)

- Total amount to be debited in the currency of the initiating account (transaction amount + commission)

- Value Day

- Commission

Beneficiary

- Name of beneficiary

- Beneficiary's (to be credited) account number

Information note 2: Notification information

SHOW MORE (drop-down list):

- Estimated exchange rate used for calculation

- Description (if provided)

- On the Second input page, the data entered optionally below the drop-down list (if entered)

SIGN: By pressing this button, you are required to sign the order with a PIN or biometric identification (unless you are initiating the transfer to a "Trusted partner" and the parameters of the transfer meet the conditions required for a transfer to a trusted beneficiary). You will be taken to the Confirmation page.

SWIFT

Back (left arrow): takes you to the previous screen (Second input page)

Close (X): Click on the Close button to confirm your intention to exit by selecting the CONFIRM button. By selecting the SAVE button, the Summary page will be displayed again.

Account to be debited

- Name of client

- Account number to be debited

Total

- Amount + Currency (The input page records the amount in the currency provided)

- Total amount to be debited in the currency of the initiating account (transaction amount + commission)

- Value Day

- Commission

Beneficiary

- Name of beneficiary

- Beneficiary's (to be credited) account number

Note: Refers to the exchange rate and the imputed value, both of which are estimates/information only.

SHOW MORE (drop-down list):

- Estimated exchange rate used for calculation

- SWIFT code

- Partner country

- Partner city

- Partner Street

- Cost option

- Description (if provided)

- On the Second input page, the data entered optionally in the drop-down list below the TOP (if entered)

SIGN: Press this button to sign the order with a PIN or biometric identification. You will be taken to the Confirmation page.

Confirmation page

If the order has been successfully signed on the Summary page, the Confirmation page will open and you will receive a message corresponding to the transaction (read-only data). You will receive a message "Successful order" for a successful

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payment, "Order rejected" for a rejected order, or "Saved to orders" for a saved payment.

SEPA

Menu (3 lines below each other): opens the menu.

Done: Clicking Done displays the Home page (the screen after logging in).

Transaction ID: The unique transaction ID of the order.

Authorisation number: Unique authorisation number of the order.

New foreign payment: the First input page of the Foreign payment function is displayed.

New template: template save takes you to the screen.

Payment list: opens the payment list.

Receipt: displays the automatic confirmation document for the order (available in the My Receipts tab of the My Documents function).

Share details: the confirmation of the order can be shared.

Information note: information note

SHOW MORE (drop-down list):

- Account to be debited:

  o Name of client

  o Account number to be debited

- Beneficiary:

  o Name of beneficiary

  o Beneficiary's (to be credited) account number

- Total:

  o Amount + Currency (The input page records the amount in the currency provided)

- Estimated exchange rate used for calculation

- Deferred amount

- Description (if provided)

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- On the Second input page, the data entered optionally below the drop-down list (if entered)

SWIFT

Menu (3 lines below each other): opens the menu.

Done: Clicking Done displays the Home page (the screen after logging in).

Transaction ID: The unique transaction ID of the order.

Authorisation number: Unique authorisation number of the order.

New foreign payment: the First input page of the Foreign payment function is displayed.

New template: template save takes you to the screen (ATTENTION: An account number in free format cannot be saved to Beneficiary list, so it is not possible to save the template too in this case).

Payment list: opens the Payment list.

Receipt: displays the automatic confirmation document for the order (available in the My Receipts tab of the My Documents function).

Share details: the confirmation of the order can be shared.

Information note: Refers to the exchange rate and the imputed value, both of which are estimates/information only.

SHOW MORE (drop-down list):

- Account to be debited:
    - Name of client
    - Account number to be debited

- Beneficiary:
    - Name of beneficiary
    - Beneficiary's (to be credited) account number

- Total:
    - Amount + Currency (The input page records the amount in the currency provided)

- Estimated exchange rate used for calculation

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- Deferred amount

- SWIFT code

- Partner country

- Partner city

- Partner Street

- Cost option

- Description (if provided)

- On the Second input page, the data entered optionally below the drop-down list (if entered)

Add to partner list: allows you to save the beneficiary to the partner list (ATTENTION: You cannot save an account number in free format.)

Currency Conversion

Purpose of the function: to execute foreign exchange transfer and conversion orders between own sub-accounts.

Terms and conditions:
- The user must have at least 2 different currency accounts to use this feature, otherwise a notice will be sent to the user.
- The account to be debited must have sufficient funds available on the settlement date.
- It is not possible to execute a partial amount of a given order.

Execution date and time: orders submitted will be executed according to the Bank's timetable and the relevant Rules of Procedure.

Input page

Menu (3 lines below each other): opens the menu.

Information (circled letter i): provides brief information about the function.

Debit currency + **account in the given currency:** the currency/account number combinations in which the Bank holds an account for the user are displayed (ATTENTION: in case of account(s) with non-positive balance, the given currency/account number is not displayed).

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Currency to be credited + account in the given currency: The currency/account number combinations in which the Bank holds an account for the user will be displayed (ATTENTION: the debit account number selected above will not be displayed)

Amount + Currency (required): the amount field is empty by default. The amount is displayed in the currency of the invoice to be debited.

Clicking on the amount will bring up a pop-up window where you can enter the amount. By default, the amount can be entered in the currency of the selected debit account, but this can be changed to the currency of the account to be credited (you can change it by clicking on the "exchange" icon next to the exchange rate). Clicking on the X button will bring up the Debit screen. Click on the CONFIRM button to select the amount to be entered (the CONFIRM button is only active if the amount entered is more than 0.00).

After confirming a new entry, the calculation will immediately switch from the previously defined currency denomination to the new currency denomination.

Information note 1: Provides information on a successful calculation.

Information note 2: Refers to the exchange rate and the imputed value, both of which are estimates/information only. For the exact exchange rate, please check the rates on our Bank's website: https://net.cib.hu/maganszemelyek/arfolyamok/arfolyamok

Next: active if all mandatory fields are filled in. It will take you to the Summary page.

Summary page

Displays data recorded on the Input page in read-only mode.

Back (left arrow): takes you to the previous screen (Input page)

Close (X): Click on the Close button to confirm your intention to exit by selecting the CONFIRM button. By selecting the SAVE button, the Summary page will be displayed again.

FROM currency (Debit account)

- Name of client

- Account number to be debited

Orders

- Amount + Currency (The input page records the amount in the currency provided)

- (Amount in the currency of the other account)

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- Value Day

TO currency (Beneficiary account)

- Name of beneficiary

- Beneficiary's (to be credited) account number

SHOW DETAILS (drop-down list):

- Value Day

- Buy or sell rate depending on the direction

MORE: Pressing this button requires you to sign the order with a PIN or biometric identification (unless the Easy Transfer function is activated in the Settings function). It will take you to the Confirmation page.

Confirmation page

Menu (3 lines below each other): opens the menu.

OK: Click OK to go to the Home page (post login page).

Reference number: the unique transaction ID of the order.

Authorisation number: Unique authorisation number of the order.

New conversion: the Input page of the Currency Conversion function will appear.

View receipt: displays the automatic confirmation document for the order (available in My Receipts tab of My Documents function).

Share details: the confirmation of the order can be shared.

SHOW DETAILS (drop-down list):

- FROM currency (Debit account)

  - Name of client

  - Account number to be debited

- TO currency (Account to be credited)

  - Name of beneficiary

  - Beneficiary's (to be credited) account number

- Total + currency denomination

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- o Amount + Currency (The input page records the amount in the currency provided)

- o (Amount in the currency of the other account)

  - ▪ Value Day

  - ▪ Buy or sell rate depending on the direction

Mobile top-up

Purpose of the function: To top-up a mobile subscriber card (product) provided by the Telenor, Telekom and Vodafone Hungary limited companies (seller) via Conditional Transfer.

Execution conditions: there must be sufficient funds on the account to be debited to cover the recharged amount.
- It is not possible to execute the given recharge for a part of the amount only.
- The phone number specified must be an existing prepaid card, which must not be banned.

- **Note!** When recharging phone cards, besides the prepaid services, customers with post-paid subscriptions may also recharge the balance of their dedicated accounts pertaining to premium-rate services!
- **Execution date:** Both the recharging of the subscriber card and the debiting of the account take place instantly after the transaction is sent. The service provider will confirm successful execution via an SMS message. If the subscriber card cannot be recharged because of technical errors, the funds for the recharged amount selected may be blocked on your account until consultations with the relevant service provider on the next working day. If during the consultations the Bank is informed that the recharge was completed successfully, your account will be debited subsequently; you can check this in the menu Account information/History/Account. In the case of unsuccessful recharge, the blocked amount will be unblocked.
- **Mobile phone subscriber card recharge process:** The subscriber card recharge parameters entered on the "Input screen" are displayed on the "Summary screen", where you can check the order. After confirmation, you can check the completion of the order on the "Confirmation screen".

Mobile balance recharge – Input page for new orders

Important: With the same transaction, you can only recharge the subscriber card pertaining to one phone number. Always make sure the phone number is correct! If the incorrectly entered phone number is a real phone number, it will be recharged even if it is not your phone number. The value of successful recharges of incorrectly entered phone numbers cannot be claimed back.

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Account to be debited: select the number of the forint account to be debited, from which you are initiating your order.

Beneficiary's phone number: Enter the 9-digit phone number. Phone numbers entered are saved, which means that next time you can conveniently select the required number from the beneficiary list or phone book.

Mobile service provider: Telenor, Telekom, Vodafone

Refill card price (Amount, HUF): select from the refill amounts specified by the service provider.

Operations

Next: by tapping on this key you can record the item, after which the "Summary screen" is displayed.

Mobile balance recharge – Summary page

After you have provided all data on the "Input page", tap on the "**Continue**" button to display the Summary page, where you can review and modify the book transfer data.

Cancel: return to the Input page where you can change the already entered payment data.

Sign now: finalises the recharge.

Operations

Mobile balance recharge – Authorisation page

Approve the order using your PIN.

After successful authorisation of the order, go to the Confirmation page.

Mobile balance recharge – Confirmation page

The Confirmation page opens in the following cases:

- after confirming the process on the Summary page (if authorising the payments is not necessary) or
- after successful authorisation on the Authorization page

The Confirmation page includes the following information:

- Message Notification of the successful completion of the Transaction (e.g. "Successful order")
- Transaction ID

Details (hidden by default, with the option of expanding or collapsing).

Account to be debited: Account nickname and Account number

Amount: Amount and Currency

Reference number: Unique identifier.

Execution date: the day on which the order is to be executed.

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Operations

Download: download the receipt in digital (pdf) format

New recharge: initiate a new order by redirecting to the default Home page.

Payment List

Purpose of the function: this function allows you to review your outgoing payment orders

By tapping on the **Payment List** menu point you can open the **List** page, where the payment orders will be displayed, divided into 4 groups according to their status, in the following order:

- Awaiting approval
- Value-dated
- Received
- Not executed

Awaiting approval

Purpose of function: on this list you can see orders that have already been set up in the system but are still awaiting authorisation. This list allows you to authorise these orders in one, easy step.

These are orders that have already been set up but not yet authorised. The individual payment items are displayed together with the following data:

- Date
- Payee
- Amount
- Operations (View, Edit, Delete)

Value-dated

Purpose of function: initiation of a transfer of a pre-specified amount, for a pre-specified banking day ("value date").

Execution conditions:

- On the value date (debiting date), you must have sufficient funds on the account to be debited to cover the amount of transfer(s) and the related bank charges. If several transfers are set at the same time, they will be executed in the order of submission.

Here you can view authorised orders that are to be executed later. The individual payment items are displayed together with the following data:

- **Date:** scheduled date of payment.

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- **Payee:** name of beneficiary.
- **Amount:** amount and currency of the payment.
- **Operations** View, Copy, Edit, Delete, Send by email.

Executed items

Here you can view your successfully executed orders. The individual payment items are displayed together with the following data:
- **Date:** date of execution of the payment.
- **Payee:** name of beneficiary.
- **Amount:** amount and currency of the payment.
- **Operations** View, Copy, Send to email, Filter, Select all, Load more.

Failed items

This list displays any of your orders that have been rejected by the system. The individual payment items are displayed together with the following data:
- **Date:** date of execution of the payment.
- **Payee:** name of beneficiary.
- **Amount:** amount and currency of the payment.
- **Operations**

Detailed data of the order

If you tap on a payment item of your choice, further details related to the given Payment will be displayed:
- Date of transaction
- A short description of the transaction: Transaction amount, Payer's name, Beneficiary's name, Description.
- Payer's details
- Beneficiary's details
- Transaction details
- Additional operations: Share receipt, etc.

Using filters

On the Filters page you can filter based on the following:
- When?
- Amount
- 'From' amount
- 'To' amount
- Currency
- Beneficiary

Operations

View button: Download receipt, Share receipt, Copy payment

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Beneficiary list

The Beneficiary list is specific to the user, and contains the names of beneficiaries that you have previously recorded on the list. The Beneficiary list function can only be used on mobile apps; its synchronisation is effected at the time of contract conclusion, from the then current bank systems, if available. It cannot subsequently be managed or accessed via the Internet Bank or MobilCIB channels.

Purpose of the function: here you can view a list of your forint-payment beneficiaries and data relating to your customers. A large proportion of your transactions probably involve certain frequent payees. This function is important in that it allows you to conduct your transactions with these beneficiaries by saving their transaction-related data, so that the next time you want to transfer money to them, the data will be there, ready for you to use again.

You can record new payees, or change or delete any item from the database. To help you identify the beneficiaries more easily, you can attach profile photos to them. These profile photos can only be seen by you; no other user and no bank employee will have access to them. You can also classify your beneficiaries as trusted users, meaning that under a certain value threshold you will be able to transfer money to them without any separate PIN-based or biometric authorisation.

To go to the Beneficiary list page: Tapping on the Orders – Beneficiary list menu point will take you to the Beneficiary list page.

- It lists all beneficiaries.
- In the group, the beneficiaries are displayed in alphabetical order from A to Z, i.e. names starting with A are displayed at the top of the list.
- All beneficiaries whose names start with the same letter are grouped under a label containing that letter, for example all beneficiaries whose names start with "A" are displayed under group "A".
- Only letters to which at least one saved beneficiary belongs are shown; all other letters (i.e. those with no beneficiaries under them) remain hidden

Operations

Adding a new beneficiary: allows you to record a new beneficiary. The following data may be specified: Beneficiary's name, Beneficiary's nickname, Account number/ Secondary account identifier, Comment, Add photo to beneficiary

Editing a beneficiary: the following data may be changed: Beneficiary's name, Beneficiary's nickname, Account number/Secondary account identifier, Comment, Add photo to beneficiary

Deleting a beneficiary: allows you to delete a payee (Beneficiary's name, Beneficiary's nickname, Account number/Secondary account identifier, Comment, Add photo to beneficiary).

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Díjnet (Electronic invoice management service)

Purpose of the function: electronic management of invoices issued by public utility service providers connected to the system of Díjnet Zrt. The precondition for this is the successful registration initiated from the website of Díjnet Zrt. (www.dijnet.hu) and confirmed in the CIB Bank Mobile Application.

Conditions for fulfilling the invoice management:
- successful registration (as a result, invoices are automatically transferred to the CIB Bank Mobile Application),
- there must be sufficient funds on the account to be debited to cover the amount of the transfer(s) and the related bank charges,
- execution is not possible for part of the given invoice.

Date of fulfilling the invoice management: after submitting the order, your account will be debited immediately, and the amount of the invoice payment will be credited to the beneficiary's account without delay. Instant payment transactions (up to HUF 10 million) are executed within 5 seconds in the Instant Payment System 24 hours a day. If you initiated your order with a value-dated payment, your account will be debited on that value date and the amount of the invoice payment will be credited to the beneficiary's account on that value date. If your order has been executed (in the case of a value-dated payment on the specified bank value date), the invoice payment cannot be revoked or modified.

The main steps of using the Díjnet function:

Registration: the condition for using the Díjnet electronic invoice management function is successful registration, which you can do with the ID received during the registration of the payment instrument on the Díjnet website. After successful registration, you can manage your invoices by entering the "Díjnet invoices" menu, as the invoice are automatically transferred from the Díjnet site. Each invoice that is issued after the registration will be automatically transferred.

Method and deadline of invoice management: you can manage invoices automatically transferred from the Díjnet system in the "Díjnet" menu. You can view certain parameters of the electronic invoice, settle the invoice (by prompt or value-dated transfer), or block the payment of the invoice. Invoices with value-dated payments can also be cancelled here. Invoices can be managed for up to 30 days after their payment deadline. After thirty days, the invoice will be assigned "overdue" status. Thereafter, the invoice can only be managed after a manual transfer from the Díjnet site. After the manual transfer, you have another thirty days to manage the invoice. Rejected, overdue, and paid invoices can be viewed under "Invoice History", where these data are stored for 180 days. In all other cases, you can view your invoices under the invoices assigned "Payable" status. Invoices with value-dated payments are also displayed here, which can only be managed in the Díjnet menu!

Add Díjnet profile - first login

If you do not have a Díjnet user profile yet, click on the "New Díjnet user" button and you will be redirected to the Díjnet website where you can register for the service.

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Input screen

Login: after clicking the button, you can start the CIB Bank Mobile Application and Díjnet profile registration process.

USEFUL HINT: you can also copy the Díjnet registration code from the Díjnet website!

Registration name (required, maximum 32 characters): enter the name you want to register with. It helps to differentiate between multiple registrations. In case the user would like to register more than one registered Díjnet profiles, the "Profile Name" cannot be the same.

Default account number (required, optionable): the associated account numbers will be automatically displayed. Here you can select the account number that will be displayed by default during invoice management. In the course of the invoice management, you can choose a different account number later.

Díjnet ID (required): ID received during the registration of the payment instrument on the Díjnet website.

Sign now: after clicking the button, the registration process is completed.

Push buttons

Next: this will take you to the "Summary screen"
Díjnet ID this will redirect you to the Díjnet website
Cancel: this will return you to the "Main screen".
Sign now: signing the registration

Confirmation screen

Following registration, a detailed confirmation concerning the acceptance of the registration will be displayed.

Díjnet - after the first successful registration

Díjnet overview: you can review your previous registrations, add a new registration, and modify or cancel existing ones. Select the registration you wish to modify or cancel. In case of modifications, you can only change the registration name and/or the account number. Cancelling your Díjnet registration is only possible after the payment or rejection of your lined-up invoices. You can check this under the Díjnet details menu item.

The registrations recorded so far will be displayed on the screen, where you can check the entered data, as follows:
- Registration name
- Default account number
- Díjnet ID

Push buttons

New registration: you can enter a new registration as detailed above
Payment: payment of an active invoice
Details: you can modify a previously recorded registration (registration name and account number)

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Delete profile: you can delete a registered Díjnet profile after the rejection of active, value-dated invoices

Díjnet invoice management

Overview screen

Display items (required): the list of unpaid and overdue invoices is displayed on the screen. To settle the invoice, select the invoice you want to pay and click the "next" button.

View invoice details: to view the details of an invoice, click on the invoice and the details of the selected invoice will be displayed in a drop-down window.

- Invoice issue date
- Invoice payment deadline
- Status

Push buttons

Next: this will start the payment of the selected invoice
Reject: following rejection, the selected invoice will be re-transferred to the Díjnet website

Invoice management screen

The details of the invoice will be displayed on this screen, where you can check the parameters of the order and give instructions on the management of the invoice as follows:

- Registration name
- Name of service provider:
- Date of invoice transfer
- Payment deadline
- Amount of the invoice (HUF)
- Pay now (optionable)
- Reject invoice (optionable)
- Date of payment of the invoice (optionable if value-dated payment)
- Number of account to be debited (optionable)

Invoice management options:

- **Pay now:** your order will be executed immediately with the data shown on the "Summary screen".
- **Reject invoice:** your order will be rejected. If you wish to manage this invoice again in the CIB Bank Mobile Application, you must resubmit it from the www.dijnet.hu page, manually. Please note: rejection of the invoice does not qualify as a complaint to the service provider, this is always the responsibility of the invoice payer!
- **Value-dated payment:** your order will be executed on the specified invoice payment date with the data shown on the "Summary screen". Prior to execution, the invoice payment date can be changed until no later than the day before payment. In case of unsuccessful execution, the invoice will be re-assigned "Received" status. Your

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payment orders submitted as Value-dated payments will be displayed in the Díjnet system with a 'Value-Dated Payment' status.

- **Cancel value-dated payment:** You can cancel your value-dated payment order no later than the day before the payment date. In this case the invoice will be re-assigned "Received" status.

Sign now: by clicking the button you can pay your selected invoice, reject it, set a value-dated payment or cancel them.

Push buttons

Next: this will take you to the "Summary screen"
Sign now: you can complete the transaction
Back: this will take you back to the Díjnet invoices screen

Confirmation screen

After the order is submitted, a screen will appear displaying the details of the payment of the invoice, and in case of a value-dated order, the details of the acceptance or the rejection of the invoice.
The confirmation of the (successful and unsuccessful) order sent for accounting can be displayed by clicking on the "view confirmation" button.

Push buttons

New order: you can pay a new Díjnet invoice
Share: you can share the data of the paid invoice
View confirmation: you can view the confirmation document of the paid invoice in a new window

MY CARDS

Cards overview
Purpose of the function: shows an up-to-date and detailed report of your cards, with regard to the following: card information, showing available balance/available overdraft limit, card number and type.

Quick access menu
The Quick access drop-down menu on the Cards overview page enables the customer to quickly navigate to the Card details page of the selected card. The menu lists and groups your cards according to ownership; in other words, based on banking features.
In the Quick access menu, each card is displayed with a card number.

Credit card mini app (widget)
The Credit card mini app (widget) displays your cards in the form of a card.

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Debit card mini app (widget)
The Debit card mini app (widget) displays your cards in the form of a card.

Card transactions – Card history

By tapping on the **Details** in any account mini app visible on the Cards overview page, you can open the card history page of that card.

Purpose of the function: shows the last 10 recorded transactions of the selected card or the transactions that can be queried in the specified time frame. This function also displays all transactions that were booked in the given calendar month, in the form of a graph. The items continuously come into view as you scroll down the screen. If you tap on the Show more icon, a further 10 items will be displayed. The filter allows you to modify the selection as you wish.

Limit change

Purpose of function: To change the daily cash withdrawal and purchase limits for the bankcards. The bank issues the bankcards with the default daily limits (purchase limit and/or cash withdrawal limit) specified in the List of Conditions. You can set different daily spending limits for each bankcard. The new limits will be effective immediately following the change. The bank considers the last instruction to be applicable until you reconsider it and change the limit again. In the case of forint-based bankcards, the daily spending limit is specified in forints, while in the case of foreign currency-based bankcards, it is specified in a foreign currency.

Limit change process: for the bankcard selected on the "Card overview screen" in the option Limit management and availability you can change the daily spending limit for the card.
If the limit set does not suit you, you can change it by following the process described above. You can either just record or authorise (sign) the change, which can be checked in the Signatures folder.

Change screen

Current purchase limit: the current purchase limit for the bankcard you selected (if this option is available).
Current cash withdrawal limit: the current cash withdrawal limit pertaining to the bankcard you selected (if this option is available).

Operations

Back: return to the "Input" page.
Cancel: all the data is deleted, and you are returned to the previous screen.

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Sign now: this opens the Authorisation page.

Confirmation page
If authorisation has been successful on the Authorisation screen, the Confirmation page opens, showing the appropriate (read-only) message pertaining to the order. In the case of a successful order, the message "Successful order" appears, in the case of a Rejected order, the message "Rejected order" appears.
Reference number: unique transaction identifier.

Operations

Download receipt: download the receipt in digital format (pdf).
Done: Returns you to the Home page.

Bankcard activation

Purpose of function: to activate electronic and embossed primary cards and supplementary cards pertaining to a bank account authorised for the mobile app. Activation is possible for new and renewed cards; activation is instant. On cards that may be activated, a green "Activate" button is shown, which you can use to initiate the activation.

Activation screen

Card number: you have to enter the four missing numbers (4 digits) of the bankcard to be renewed or of the new one.
Expiration date (mm/yy): you have to enter the expiration date of the bankcard to be renewed or of the new one in mm/yy format. The "/" sign must be entered manually.

Operations

Back: return to the "Input" page.
Cancel: all the data is deleted, and you are returned to the previous screen.
Sign now: this opens the Authorisation page.

Confirmation page
If authorisation has been successful on the Authorisation screen, the Confirmation page opens, showing the appropriate (read-only) message pertaining to the order. In the case of a successful order, the message "Successful order" appears, in the case of a Rejected order, the message "Rejected order" appears.
Reference number: unique transaction identifier.

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Operations

Download receipt: download the receipt in digital format (pdf).
Done: Returns you to the Home page.

CREDIT CARD TOP UP – Transfer to my account

Under the menu Credit card top up, you can initiate a simplified book transfer to settle credit card spending. You can choose from predefined amounts: minimum payable, total spending in the previous month (closing balance), amount of your choice. The amount of your choice cannot be smaller than the minimum payable amount. The function is accessible from the card menu, as well as from the credit card widget. A transaction representing a transfer between your accounts is available from your own account and between your accounts only.

Purpose of the function: to transfer forint amounts from a forint account to your credit card account.

Conditions for fulfilment: there must be sufficient funds on the account to be debited to cover the amount of the transfer.

- It is not possible to execute the given book transfer for a part of the amount only.

Execution date: book transfers are fulfilled immediately, on the day they are submitted. First, a balance check is performed to ensure that sufficient funds are available, and then the account is debited and the beneficiary account credited.

Input page

- **Account to be debited (input, horizontal navigation):** lists your active accounts from which you can launch the book transfer. Each account is displayed together with the following data: Account nickname (or account number), Account type and Total available balance.
- **Preferred credit card:** your active credit card selected in advance
- **Amount input field:** enter the amount you wish to transfer between the accounts (other amount). Options: minimum payable amount and Previous month's closing balance (total debt)
- **Currency:** HUF, cannot be changed

Operations

Next: by tapping on this key you can record the item, after which the "Summary screen" is displayed.

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Summary page

After you have provided all data on the "Input page", tap on the "**Continue**" button to display the Summary page, where you can review and modify the book transfer data.

Account to be debited: Account nickname and Account number

Amount: Amount and Currency

Beneficiary: Card number

Cancel: return to the Input page where you can change the already entered payment data.

Sign now: finalises the payment.

Save for later: if you choose save for later, the book transfer is saved, and you can change, finalise or approve it for payment later under the menu To pay.

Operations

Authorisation page

Approve the order using your PIN.   If Quick payment was not authorised on the My Profile / Settings screen, you need to authorise your transfers.

After successful authorisation of the order, go to the Confirmation page.

Confirmation page

The Confirmation page opens in the following cases:

- after confirming the process on the Summary page (if authorising the payments is not necessary) or
- after successful authorisation on the Authorization page

The Confirmation page includes the following information:

- Message Notification of the successful completion of the Transaction (e.g. "Successful order")
- Transaction ID

Details (hidden by default, with the option of expanding or collapsing).

Account to be debited: Account nickname and Account number

Amount: Amount and Currency

Beneficiary: Card number.

Reference number: Unique identifier.

Amount: Amount and Currency

Operations

Download: download the receipt in digital (pdf) format

New order: initiate a new order by redirecting to the default Home page.

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Virtual card

The Virtual Card function allows you to create a new virtual, limited-validity card linked to your own active card. Virtual cards can be single-use or multiple-use payment cards.

Virtual cards may only be used for online purchases.Virtual cards aren't issued in a physical form. The data of a virtual card are not the same as those of a physical card, but the virtual card is always linked to a physical card, acting as a sort of 'intermediary' between the physical card and the merchant.

You will find the details of all transactions you've made with your virtual card under the Information relating to the underlying physical card. This refers to all spaces where the card details are shown:

- the last transaction made by the card,
- account Statement
- the underlying account of the card

Purpose of the function: to reduce the risk of card abuse. The use of a virtual card reduces the exposure of the card to possible fraud.

Requesting virtual cards
You can access this function in the Card menu by clicking on the 'New Virtual Card' menu.

Data-entry page

- **Underlying physical card**: displays a list of your active cards for which you can request a virtual card. Currently, you can request virtual cards for all your cards. Each card is displayed together with the following data: Account ID or account number, and Total available balance.
- **Card type:** select single-use or multiple-use card.

  o Maximum daily limit of single use virtual cards are 20 PCS.
  o Maximum limit of active single use virtual cards are 50 PCS.
  o Maximum daily limit of multiple use virtual cards are 20 PCS
  o Maximum daily limit of multiple use virtual cards are 50 PCS.
  o Maximum usage of multiple use virtual cards are 30 transactions.

These limits are at customer level, not as cards.

- **Validity:** The expiry date of virtual cards can't be later than the expiry date of the relevant physical Bank Card.

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- o In the case of single-use cards, the expiration period is always 5 days and this setting can't be changed. If you don't use your single-use virtual card for 5 days, the card will be automatically revoked.
- o In the case of multiple-use cards, you must set an expiration period of your choice (expressed in months) for the card. You can select an expiration period from pre-set time periods.

Time periods you can choose from:
- 1 months
- 2 months
- 3 months
- 4 months
- 5 months
- 6 months

- **Data-entry field for setting maximum amount:** In the case of a non-multiple-use virtual card, the total amount of all the transactions made with the card mustn't exceed the maximum limit set when the request was submitted. Cards can be set up to a maximum of 1.000.000 HUF. Enter the maximum amount you want to authorise when making payments with your virtual card. The daily and monthly limits applicable to a virtual card are the same as the limit set for the underlying physical card.
- **Card nickname:** an optional short name for the card.

Operations

Next: Use this button to confirm your request for a virtual card, after which the "Summary screen" is displayed.

Summary page
On the Summary Page, you can review the following details of the virtual card.
- **Underlying physical card:** Cardholder's name and card nickname
- **Virtual card nickname:** An optional short name for the virtual card.
- **Virtual card type:** Single-use or multiple-use card
- **Maximum Amount:** Amount and Currency

Operations

Cancel: Return to the Data Entry page where you can edit data that have already been entered.
Sign now: Create the virtual card

Confirmation page
The Confirmation page opens in the following cases:

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• after a successful transaction authentication on the "Approval" page.

The Confirmation page includes the following information:
- Message Notification of the successful completion of the Transaction (e.g. "You have successfully created a virtual card")
- Virtual card number
- Expiry date of the virtual card
- The CVV2 code of the virtual card – for data security reasons, this information won't be available via the application, and therefore it's very important that you memorise it.

Details (hidden by default, with the option of expanding or collapsing):
- Virtual card type
- Maximum amount
- Short name of the physical card
- Number of the physical card

Operations

Copy card number: Copying the number of the virtual card into the clipboard.
Receipt: Download the receipt in digital format (pdf)
New virtual card: Initiates a new request for a virtual card by redirecting you to the default Landing page.

Virtual card overview:
You can access the details of the generated virtual cards that are in active status under the details of the physical card in the **Underlying Cards** menu.
- Virtual card number
- Card provider
- Card type
- Card status
- Card expiry date

Blocking a virtual card:
You can access the details of the generated virtual cards that are in active status under the details of the physical card in the **Underlying Cards** menu. In this menu, you have the option to block your virtual card permanently by clicking "Block card". You can approve the blocking of the card by entering the PIN code of the application. The blocked card will no longer be displayed in the overview.

GeoControl

GeoControl is a card-related geoblocking function that allows the bank to set geographical restrictions based on a pre-defined profile. Restrictions may vary by card. The default setting for each card is the "Global" profile.

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GeoControl function overview:

You can access the function overview under the card details in the GeoControl menu. Information displayed in the overview:

- Current profile (Global or Limited)
- Time limit
- **Territories included in the scope of the limited profile:**
    - Countries that comply with the European security standards:
    - Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Channel Islands (Guernsey, Jersey), Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Israel, Italy, Kazakhstan, Kosovo, Kyrgyzstan, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia (Former Yugoslav Republic), Malta, Republic of Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, Russian Federation, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tajikistan, Turkey, Ukraine, Great Britain and Northern Ireland (United Kingdom), Uzbekistan, Antarctica, Falkland Islands (Malvinas), Faroe Islands, French Guiana, Greenland, Guadeloupe, Isle of Man, Svalbard and Jan Mayen, Martinique, Mayotte, Réunion, Saint Helena, Tristan da Cunha, Saint Barthelemy, Saint Martin (French part), Turkmenistan, Vatican City.

Change GeoControl profile

Input screen:

You can access this setting under the card details in the GeoControl menu. In order to make changes, click the current setting in the Overview.

Profile type: Global profile (the relevant card transactions are authorised in all countries) or limited profile (the card transactions are authorised in the countries listed above).

Time limit: You can set a start and end date for the period while the profile is active. The time limit may be revised at any time, even without changing the profile. When the set due date expires, the profile automatically switches to the other option and 'No time limit' is set as the Time Limit status.

Operations

Cancel: return to the GeoControl Overview page
Sign now: takes you to the Approval page where the modification needs to be authenticated.

Temporary card deactivation and re-activation

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The customer has the possibility to temporarily block the card or unblock the temporarily blocked card, thus enabling the customer to use the card again in full.

Temporary blocking:
Clicking on the floating button will display the "Temporary Card Block" function at the bottom. When using this function, clicking on the next button in the pop-up window, after entering the PIN code/ Biometric validation, the card will be temporarily blocked. A new pop-up window will inform you that the blocking has been successful. Clicking Cancel on the pop-up window will not block the card.

Unblock the card temporarily:
An informative text appears on the card screen, with the unblock button below it. The customer also has the option to access the function from the floating button via the "Unblock card" button. After PIN code entry / Biometric validation the card will be unlocked. A pop-up window will inform that the unlocking has been successful. It is also possible to unblock the card from the card information menu, where the unblock button appears.
IMPORTANT! Cards blocked by the Bank due to suspicious card transactions will be displayed in the same way, so before unblocking your card, we strongly recommend that you check your last card transactions in the Cards/My Cards menu under the relevant card and if you notice anything suspicious, please contact our CIB24 Call Centre on (+36 1) 4 242 242 to clarify the circumstances of the blocking before unblocking.
The blocking and unblocking is valid, i.e. it also affects the Digital Bank Card.

Bank card digitalisation (Apple Pay, Google Pay)

The customer has the possibility to start the digitisation process via the mobile application, by going to the "My Cards" menu, the Bank Cards available to him/her will be listed. You can start the function by pressing the Add to Wallet button, which will appear in the Cards menu under the eligible card.
In this case, the card details are loaded into the mobile payment service provider's application and the customer does not need to enter them manually.

Approval process for online purchases
The aim of the authentication device is the approval of online purchases

First a push message is sent to the phone during the online purchase and we click on it.

Operations

Cancel: In case we don't open the message in 90 seconds, we will be unable to later and we have to restart the process.
Continue: Completion of the login process. (with PIN code or biometric identification.)

Logging into the application

Operations

Cancel: In case we log out during the login process, we interrupt it and we have to start again.

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Confirmation: Following identification after a successful login we have to confirm the following details on the "overview" page:
- Details of the merchant
- Date/Time
- Price
- Last 4 digits of the bankcard number

In case every data is correct, we can go to the next step and on the "first data-entry page" we have to verify the process.

Operations

Confirmation: With PIN code or biometric identification
Exit: We interrupt the process

On the "summary page" a successful verification appears, or in case there was a problem during the verification process, an error message appears.

Operations

Exit: In the end of the process we can close the application
It's important to underline that at the end of the process the application does NOT redirect it back to the merchant website.

SAVINGS

You can use the Savings function to obtain an overview of your savings products or launch deposit fixings. It allows you to view the details and balance of your Time Deposits and savings accounts.

SAVINGS
Purpose of the function: provides information on savings products, displays the balance and holders of the deposits and accounts, and helps you obtain additional, related information.
To go to the Overview page: if you tap on the Savings option, the Savings overview page will open. The Savings overview page provides concise information on your savings products.

The page consists of the following elements:
•   Quick access menu
•   My savings mini app (widget)

Quick access menu
Quick access drop-down menu.

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Savings mini app (widget)
The Savings mini app (widget) displays your active and blocked savings products. What data is displayed in relation to the individual active or blocked savings products depends on the type of the savings product.

All (active or blocked) savings products contained in the My savings mini app (widget) are displayed with the following data:
• Savings overview header
• Menu icon (3 dots)
  - Account movements
  - Go to Information and conditions
  - Settings
• Product-type label
• Basic data
• Holder of the saving product
• Go to the savings product reference

Time Deposit details

Purpose of the function: gives you detailed information about your time deposit.
The page consists of the following elements:
• Summary
• Information and conditions

Summary
The Time deposits / Deposit certificates Summary page contains the following information:
• Balance
• Bar chart
• Account movements

Information and conditions: The Information and conditions page contains basic and supplementary data on the selected Time Deposit. You can reach the Information and conditions page by tapping on the "More information" button.

Savings account data

Purpose of the function: the savings account data gives you detailed information on your savings account.

The page consists of the following elements:
• Summary
• Information and conditions

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Summary

This includes the following information:

•   Balance,
•   Bar chart (of the last 6 months' activity),
•   Transactions,
       -    Transaction date,
       -    Comment,
       -    Debits/Credits,
       -    Balance.

Information and conditions The Information and conditions page contains basic and supplementary data on the selected savings account. To reach the Information and conditions page, tap the **Details** button.

Savings overview

Purpose of the function: to review the available savings products. The selected product can be accessed from this page.
To go to the Deposit fixing page: Select the appropriate product from the product list, then click on Request to open the Deposit fixing screen and access the following functions:

•   Expected amount
•   Account to be debited/credited: select the account from which you can launch the fixing
•   Amount: enter manually the amount to be fixed
•   Term: select the term from the values on the popup screen
•   Next button
•   Back button

You can finalise the deposit fixing by clicking on the Next button and entering your PIN.

Under the Savings overview menu, click on the Interested button to customise your savings. Enter the following information:

•   Purpose of savings
•   Term of savings
•   Currency of savings
•   Initial amount of savings

After having entered the data, click on the View Options button to list the products that match the parameters. After having viewed the details, click on the Interested button to open the Deposit fixing screen, and access the following functions:

•   Expected amount
•   Account to be debited/credited: select the account from which you can launch the fixing
•   Amount: enter manually the amount to be fixed
•   Term: select the term from the values on the popup screen
•   Next button

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•   Back button

withSave

Purpose of the function: opening a withSave savings account with the help of the function and managing daily savings on the withSave account. The withSave menu is accessible both from the home page of the application and from the menu.

The page consists of the following elements:
•   Account opening, Activation, if you don't yet have a withSave savings account.
•   withSave account overview, placing savings, book transfer onto the withSave account. Releasing savings from the withSave account.

Steps of account opening and application

Information and conditions Overview of information and conditions, accepting contractual terms and conditions
Select source account: select source account for the withSave function
Approving the contract: Read, sign and confirm the contractual terms and conditions with your PIN!

Dayposit menu functions
Savings: a discretionary amount can be placed onto the withSave account by book transfer from the account designated in the course of concluding the contract. Drag the amount to the bottom of the screen.
Release: a discretionary amount can be transferred back from the withSave savings account to the source account by book transfer. Put in the amount and confirm the book transfer order.
Overview
This includes the following information:
•   Balance,
•   Amount of savings in the past Week/Month/Year
•   Bar chart (of the last 6 months' activity),
•   Transactions,
        -   Transaction date,
        -   Comment,
        -   Debits/Credits,
        -   Balance.
Pending confirmation: you have to approve the amounts set aside as savings without confirmation on the opening screen in order for those to be transferred to your withSave account.
You can modify, delete or confirm more than one orders recorded earlier.

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Information and conditions The Information and conditions page contains basic and supplementary data on the selected savings account. To reach the Information and conditions page, tap the **Details** button.

<u>LOANS</u>

With the help of the Loans function you can see an overview of your Loan and Leasing products. You can view the details and balance of your Loan and Leasing accounts. Details of the individual loans and leasing products can be viewed on the appropriate Loan/Leasing page.

Loan details screen

You can view the following data as a **supplement** of the Loan details table:

Loan registration number: the registration number recorded in the system.
Outstanding principal sum: the principal debt still outstanding from the amount granted by the Bank during the credit scoring and specified in the loan agreement.
Amount of the next instalment: the instalment amount due, as specified in the loan agreement.
Due date of the next instalment: the due date of the next instalment.

Loan details: the Loan details page includes the basic and auxiliary data of the selected loan. You can access the Loan details page by tapping the **Details** button.

Leasing screen (only this page is available and can be seen for private individuals with only a CIB Leasing contract)

Purpose of the function: overview of the contract and account details of any deals existing vis-á-vis any member of the CIB Leasing Group.

Process of overview: on the Leasing overview screen you can view a summary statement of the contract data. By tapping the „Details" button, you can access past and due account information, while tapping the „Specifics" button displays the details of the various items.

You can view the following data as a **supplement** of the Leasing details table:

Leasing registration number: the registration number recorded in the system.
Outstanding principal sum: the principal debt still outstanding from the amount granted by the Bank during the credit scoring and specified in the loan agreement.
Loan type: the type of the loan specified in the credit facility agreement.

Leasing details the Leasing details page includes the basic and auxiliary data of the selected deal. You can access the Leasing details page by tapping the **Details** button.

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Leasing overview screen

Contract registration number: select the contract you wish to display the data for.

The following data are displayed:
Loan registration number
Deal type: e.g. loan, leasing, lease, etc.
Currency
Contract starting date
Date of expiry
Original amount
Name of the leased object: e.g. motor vehicle
Identification number of the leased object

INVESTMENTS

The Investments function allows you to review our investment funds, your existing portfolios, your financial profile and your orders related to investment units, and you can record sale and purchase orders for investment units provided by the CIB and Eurizon Easy Fund (hereinafter: EEF) investment funds.

Product Overview

Purpose of the function: to view the available CIB and EEF investment products, select an investment fund using the Product Selector

Review process: the Investment Funds available via the channel are displayed on the Product Overview screen. Based on the various filter criteria, you can choose from the funds included in the list the one that best suits your demands. Based on the name of the investment unit, you can perform searches, you can compare two funds, or you can sort and filter based on various criteria, using the icons available in the investment funds line.
Filtering is possible based on the following criteria:
- Category: The category in which the fund is classified.
- Risk level: Shows the classification of the fund's risk.
- Geographical region: The region in which the fund invests.
- Currency: The currency in which the fund makes investments.
- Industry: The main industry sectors in which the fund makes investments.
- Investment horizon: The period for which investment in this fund is recommended.

This screen provides an option for comparing 2 selected investment funds, using the third icon on the right side above the list of funds. You can switch this function on and off by clicking on the icon. Funds are compared based on the main parameters and on their exchange rates.
Sorting is possible using the third icon, as follows:
- Name of the investment fund: In ascending or descending alphabetical order
- Category: In ascending or descending alphabetical order
- Latest price: In ascending or descending value-based order
- Currency: In ascending or descending alphabetical order
- 5-year yield: In ascending or descending value-based order
The funds that are already in your portfolio are marked separately. Use the menu item at the end of the fund to initiate the purchase and sale of that fund. Tap on a fund to view the details of that specific fund, such as fund composition, geographic and industry exposure, risk indicator and exchange rate.

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Investment fund selection: You can easily and quickly choose the appropriate fund for your needs using the Investment fund selection function. You have nothing else to do but to choose the geographic region and the industry in which you wish to invest, as well as the risk exposure and the term of the investment, and we will show you the fund or funds that meet your expectations. By clicking on the fund's name, you can see the details of that specific fund, then select Order to launch the transaction.

Portfolio overview

Purpose of the function: to have an overview of investment products on your existing accounts.

The overview process: On the circle graph under Portfolio Overview, you can see the total value of investments in your investment accounts and the profit/loss achieved on them. After you have selected a specific product group on the graph, the actual products will be displayed, as well as the ratio in which they are present in the portfolio. The investment products are broken down into product groups (Investment Units, Stock Exchange Products, Bonds, and Other Securities) and the investment account can be selected within a given product group. Within this menu item you can access the profit/loss on the given product, as well as the market value and the average cost of open inventories, at the last known exchange rate. You can also access your portfolio in the issuance currency. Conversion of the displayed forint version of the securities registered in foreign currencies is based on the last known MNB exchange rate. If the securities are sold and an order for conversion to HUF is made, this will be executed based on the exchange rate published on the Bank's website (applying the rule of conversion).
Purchase and sale orders related to the investment units in the portfolio can also be launched from the screen, by clicking on the three-point menu at the end of the line.

Buying investment unit

Purpose of the function: to purchase the investment units of specific investment funds managed by CIB Befektetési Alapkezelő Zrt. and Eurizon Capital.

Execution conditions:
• availability of funds sufficient to cover the amount of the purchase order (on a customer account, bank account or current account set for securities transactions),
• the Bank does not accept partial execution for a specific purchase order. Execution date**:** you can view this on CIB's website under the "Home / Useful / Banking Timetable" menu item. In the case of investment units that have a net asset value per investment unit valid for the given dealing day (e.g. CIB Money Market Fund), if the purchase order arrives within the dealing period, it will be executed immediately, as a result of the transaction.
If you submit your purchase order after the dealing period, the transaction will be executed at the net asset value per investment unit valid on the next dealing day, with the next value date, and the purchased investment units will appear in the portfolio statement beginning from this date. In the case of investment funds that are traded in a T+2 system (e.g. CIB Raw Materials Fund of Funds), the above provisions apply with a 2-day delay.

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Presentation of the function: the order data entered on the Input screen are displayed on the Summary screen, where you can check your purchase order. After confirming, you can check the acceptance/completion of the order on the Confirmation screen. When you submit an order, you can perform a book transfer on the amount specification screen, so you do not need to interrupt the transaction if the funds on your account are insufficient.

Selling of investment units

Purpose of the function: to sell the investment units of specific funds managed by CIB Befektetési Alapkezelő Zrt. and Eurizon Capital.

Execution conditions:
• on the securities account to be debited the quantity of the investment units available for sale must be sufficient to cover the amount indicated in the sales order,

Execution date: you can view this on CIB's website under the "Home / Useful / Banking Timetable" menu item. In the case of investment units that have a net asset value per investment unit valid for the given dealing day (e.g. CIB Money Market Fund), if the sale order arrives within the dealing period, it will be executed immediately, as a result of the transaction. If you submit your sale order after the dealing period, the transaction will be executed at the net asset value per investment unit valid on the next dealing day, with the next value date, and the purchased investment units will be removed from the portfolio statement as from this date. In the case of investment funds that are traded in a T+2 system (e.g. CIB Raw Materials Fund of Funds), the above provisions apply with a 2-day delay.

Presentation of the function: the order data entered on the Input screen are displayed on the Summary screen, where you can check your sale order. After confirming, you can check the acceptance/completion of the order on the Confirmation screen.
You can retrieve the order and view its details under the Orders menu.

Financial profile

Purpose of function: to obtain an overview of your investment knowledge and investment goals

The overview process: In this menu item you can check your investment goals and investment knowledge, in accordance with the values determined based on your answers. Furthermore, you can also see the dates of validity of your results and the details of your contract for permanent investment advisory services.

Orders

Purpose of the function: to obtain an overview of the CIB and EEF investment units submitted in respect of securities accounts kept with CIB Bank

The overview process: Invoking this menu item, you will see a graph of investment unit transactions, broken down by transaction direction, displaying the amounts converted to forint and the number of transactions executed in that direction. Under the graph, your investment unit orders will be listed in chronological order, in three views: Waiting Orders, Executed

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Orders, and Failed Orders. Tap on a particular order to access the details of the order or to view the confirmation screen.

You can use the filtering function to narrow down the orders based on the following criteria:

- Direction of the order: Purchase or sale
- Account type: Normal, retirement savings accounts (NYESZ), long-term investment account (TBSZ)
- Quantity: The number of items indicated in the order.
- Currency: HUF, EUR, USD or all of these
- Period: Previous month, all, or any chosen period.

Validate the selected filters by tapping on the Apply button, or reset the settings using the Reset button.

INSURANCE POLICIES

Using the Insurance policies function you can view the details of your existing insurance policies.

The Insurance details screen

You can view the following data related to your existing insurance policies:

Name of insurance: the name recorded in the system
Name of the Insurer: the Insurer specified in the insurance contract.
Contract number: the contract ID recorded in the system
Date of contract conclusion: conclusion of the contract
Insured party: name of the insured party indicated in the contract, who is entitled to use the insurance service

SETTINGS

By clicking on the profile picture, the user is informed about the status of the various features/services associated with the profile.

OK: Press OK to return to the previous screen (Settings/Profile tab).
You can select the following tabs in the Settings function:

- Profile
- Sign-in & Security
- Free notifications
- Products & Services
- Information & conditions
- Devices

When you open the Settings function, the first tab (Profile) appears by default. The user can navigate between tabs by dragging left/right.

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Profile

- ### My personal data

Back (left arrow): takes you to the previous screen (Settings/Profile screen)

Profile picture (can be changed using the CHANGE IMAGE button)

Client name (cannot be changed)

CHANGE IMAGE

E-mail (can be modified)

Mobile phone (cannot be modified)

User ID (cannot be changed)

Contacts (drop-down list):

- Landline phone number
- Postal address

- ### CIB Welcome Programme

Purpose: You can view and share your promotional code and track the number of successfully redeemed promotional codes (from your recommended friends who have used the code and been approved for the service they requested) and the amount credited to you under the program.

To access the feature, promo code: the promo code can be accessed in Settings under the Pofile tab , under the My personal data section.

The function includes the following:
- Promotion code
- Number of recommended contacts with approved services
- Amounts credited to the referrer

Sign-in & Security

Purpose of the feature: the security settings feature allows you to review your personal security settings and change some of the information displayed.

The tab contains the following functions:

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- Change PIN
- Biometric identification (device-dependent configuration option)
- Easy transfer
- Scrambled keyboard
- Change recovery code

Change PIN

Purpose of the function: the Change PIN function allows the user to change his/her PIN for the CIB Bank Mobile Application.

The page contains the following:
- Short information message
- CHANGE PIN CODE
  - Enter the new PIN code you want to set
  - Confirm the PIN you entered
  - Enter your current PIN

At the end of the process information on the success of the amendment.

Biometric identification

IMPORTANT: This feature is only available on devices with an operating system that supports biometric identification!

In case of multiple user accesses, the function can be activated for the access marked as "Favourite user".

Purpose of the function: The biometric identification and authorisation method can be activated by turning on this functionality By switching on the biometric identification function the user will be able to authorise with biometrics instead of PIN code.

The page contains the following:

- Back (left arrow): takes you to the previous screen (Settings/Sign-in & Security tab)
- Short information message
- Types of biometric identification:
  - Log-in to application (When logging in to the CIB Bank Mobile App, the app asks for biometric identification instead of a PIN)
  - Authorize transaction (Any signature operation performed in the CIB Bank Mobile Application).

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- Done button: used to save changes made on the screen (only active if a change has been made on the screen).

The two types of setting can be combined in any way you like. At the end of the process, you will be informed about the success of the set/modification.

Easy transfer

Purpose of the function: activating this function enables you to carry out transfer operations between your own accounts without having to enter a PIN code/biometric identification.

The Easy Transfer page contains the following options:

- Back (left arrow): takes you to the previous screen (Settings/Sign-in & Security tab)
- Short information message
- Easy Transfer Settings slider (By default it is OFF)
- Done button: used to save changes made on the screen (only active if a change has been made on the screen)

Activation of this function requires PIN code entry/biometric identification.

Scrambled keyboard

Purpose of the function: by activating the scrambled keyboard function you can activate the mixing of numbers on the touchscreen keypad used to enter the PIN code within the application .

For security reasons, the application displays a virtual keyboard for entering the PIN. To make PIN entry more secure, the application displays a scrambled keyboard by default. The scrambled keyboard assignment increases security. The function can be deactivated at any time.

The scrambled keyboard page contains the following options:

- Back (left arrow): takes you to the previous screen (Settings/Sign-in & Security tab)
- Short information message
- Scrambled keyboard settings slider (By default is it ON)
- Done button: used to save changes made on the screen (only active if a change has been made on the screen)

Change recovery code

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Purpose of the function: the Change Recovery Code function allows You to change the Recovery Code that you have previously set to activate the CIB Bank Mobile Application.

The page contains the following:

- Back (left arrow): takes you to the previous screen (Settings/Sign-in & Security tab)
- Short information message
- CHANGE RECOVERY CODE
  - o Enter your current Recovery Code
  - o Enter the new Recovery Code you want to set (click on the letter i for instructions)
  - o Confirm the new given code

At the end of the process, you will be informed about the success of the change.

Free notifications - "Smart notifications" (Push message)

Description of the Smart Notifications (Push message) feature:
- **Accounts**: if you set up smart notifications for accounts, you will be notified of account movements (not including debiting of credit card payment blocks) and rejected instant transfers.
- **Cards**: if you set up smart notifications for cards, you will be notified of card transaction blocking, failed purchases, credit card credits and repayments, and expected purchase refunds. If the card notification service is set up for a specific credit card, the cardholder will automatically receive the payment due reminder via push notification.
- **Loans**: if notifications are set for loans, the user will be notified of the monthly repayments.

Important! In addition to the above services, the Bank may also send information messages on cybersecurity threats or system developments for the benefit of the customer. To deliver these messages, it is not necessary to enable free notifications.

The Free Notifications about Account and Card transactions are designed to ensure the security of your accounts and cards.

In addition, if the Customer has set a "Push message" request, the bank will also send a push notification in the following cases:

 - the arrival of the documents sent by the bank related to the free cash withdrawal

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(KPKNY) and the Central Credit Information System (KHR) in CIB Bank Online/CIB Bank Mobile Application
 - The retail account owner sends a bill to be paid from the Dijnet system to the Dijnet profile registered in the CIB Bank Online/CIB Bank Mobile Application
- of the arrival of a document sent by the bank related cash deposit (electronic receipt) in CIB Bank Online/CIB Bank Mobile App
- messages sent in connection with direct debit orders

Important! To use Push Notifications and receive messages in real time, you must have an active internet connection!

In the case of the obligation to send push notifications, the Bank's responsibility extends from the time the push notification is initiated from the Bank until it is sent to the Service Provider's data messaging centre of the device registered by the Customer. The Bank shall not be liable for any non-receipt, delays caused by third parties or errors in the content of the Smart Notifications (Push Messages) sent by the Bank, and shall not be liable for any damages resulting therefrom.
In order to use the data service (to send Push messages), it is necessary to ensure the data connection of the mobile device (mobile internet, Wifi). The Bank is not responsible for the non-receipt of Smart Notifications (Push messages) due to the lack of data connection**.**

The Push Notifications settings for Account and Card transactions take effect immediately.

Claim steps: by going to the Notifications menu, you must activate and accept the Terms and conditions of the Smart Notifications service. The service is free of charge. Confirm acceptance of the terms and conditions with your PIN/ biometric identification. After successful acceptance, the user can choose which of the accounts and cards available in the service he/she would like to receive notifications for, or he/she can choose to apply the desired setting to all products. In the case of accounts, debit and credit can be specified, as well as the minimum amount related to the transactions. The default minimum amount is 500 HUF. For cards, the minimum amount for the notification of card transactions is 500 HUF. For credit cards, the daily notification message cannot be changed separately, it is set automatically when the card monitor is activated. The service can be cancelled by deactivating the Smart Notifications checkbox in the Notifications menu.

Messages can be viewed and managed by clicking on the "bell" icon in the top right corner. Read messages can be archived. Archived messages can be placed in the trash.

Important! Push messages for strong authentication of credit card purchases will not be displayed or archived under the "bell" icon.

Free notifications - Input page

By selecting the Free notifications tab Accounts/Cards/Loans groups will be displayed (ATTENTION: a notification group will only be displayed if the user has a specific product type).

Accounts

Account number: select the account number for which you want to receive the message.

Outgoing transactions: you can request a message about outgoing transactions, for which you can set a minimum threshold. The application does not send a separate message for blocking/bookings due to purchases made with a credit card.
The limit is expressed in the currency of the account.

Incoming transactions: you can request a message about incoming transactions, for which you can specify a minimum threshold.
The limit is expressed in the currency of the account.

Minimum threshold: you will be notified of any transactions above the specified threshold.
The limit is expressed in the currency of the account. By default 500 HUF .

Cards

Option: The user can choose which of the cards available in the service he/she would like to receive notifications for, or he/she can choose to apply the desired setting to all cards.

Minimum limit: you will be notified of any transactions above the specified threshold.
The limit is expressed in the currency of the account. By default 500 HUF.

If the user set the Card Notifications he/she will automatically notified of account blocking, failed purchases, credit card credits and repayments, and expected purchase refunds above the limit.

The messages will also appear in the notification bar of the mobile device, accompanied by a beep (basic message alert tone), which will launch the application and, after the identified login, the detailed content of the message will be read. No separate notification tone can be assigned to the message in the application. For privacy reasons, the details of the message are only available after an authenticated login!

Loans

Option: if the user activates this function, she/he will receive a installment reminder.

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Products & Services

Overview

Purpose of the function: the Overview function allows the customer to specify which products should be displayed on the Home page (post login page.).

The Overview page contains the following options:

- Back (left arrow): takes you to the previous screen (Settings/Products & Services tab)
- Short information message
- Change main account: lists the accounts that the user has accessed
- Change main savings: lists the savings accounts the user has achieved
- Change main card: lists the credit cards accessed by the user
- Done button: used to save changes made on the screen (only active if a change has been made on the screen)

IMPORTANT: A main product can only be modified if the user has at least two products from the given product group.

Fast balance

Purpose of the feature: by activating the Fast Balance, you can view your available balance (by opening the CIB Bank Mobile App) on the Pre-Login page without logging in.

- Back (left arrow): takes you to the previous screen (Settings/Products & Services tab)
- Short information message
- Fast balance setting slider (By default it is OFF)
  - o When activated, a list of the accounts accessed by the user is displayed, from which you can select the account number for which you want to set up the function.
- Done button: used to save changes made on the screen (only active if a change has been made on the screen)

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Transaction limits

The purpose of this function is to display the transaction limits for the CIB Bank Online/CIB Bank Mobile Application channels. Monthly and Daily transaction limits are defined in the application. When changing the default limits, the user can only set limits with lower amounts.

The function allows you to view the limits for trusted beneficiaries in terms of number of units and individual transaction amount. IMPORTANT: these limits are set by the Bank and cannot be modified by the user.

#withPAY

Purpose of this function: the withPAY service subscription and unsubscription options are available from this function.

Information & conditions

Purpose of the function: to provide an overview of the use of the application, its terms and conditions.

Privacy policy

In this function you can access the Privacy Policy for CIB Bank Mobile App.

Terms & conditions

- Back (left arrow): takes you to the previous screen (Settings/Information and Conditions tab)
- Short information message
- Link: navigates to the Bank's website, where you will find the General Terms and Conditions and other documents.

GDPR consent

Purpose of the function: by filling in the privacy statement, the customer can agree or disagree with how and for what purposes CIB Bank Zrt. uses his/her data. The answers can be changed at any time.

The GDPR Consent page contains the following:

- Back (left arrow): takes you to the previous screen (Settings/Information and Conditions tab)
- CHANGE button:

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Click on the CHANGE button to modify the declarations. The screen will display the following:

- o Back (left arrow): takes you to the previous screen
- o Short information message
- o Information (circled letter i): provides brief information about the function
- o SEE FULL STATEMENT button: the full GDPR statement document will be displayed.
- o YES/NO buttons: you can use these buttons to indicate your intention to declare.
- o NEXT/PREVIOUS buttons: used to navigate between each declaration.
- o You will need to confirm the declaration/modification with a PIN code/biometric identification.
- o After receiving feedback on the result of the declaration, the user can choose between two buttons: GO TO MY DOCUMENTS (the My Documents function will be displayed, in My Contracts tab you can view the declaration using the appropriate filter) and DONE (clicking on the button will display the GDPR Consent screen).

You can accept or reject the following privacy statements in the CIB Bank Mobile App:

- Consent to the recording of telephone conversations in connection with the collection of a claim or the making of a non-specific order or complaint in connection with a contract to be concluded with CIB Bank Zrt.
- Consents to the processing of data that allows for non-postal communication with CIB Bank Zrt.
- Consent to the processing of data necessary for the collection of claims in connection with the contract to be concluded with CIB Bank Zrt.
- Consent to be contacted for commercial purposes.
- Consent to the processing of biometric data.

The consent statement can be modified at any time in the privacy statement. The statement can be viewed on the My Documents / My Contracts tab (using the appropriate filter).

Application store

The app navigates to the store according to the type of device.

Devices

Information is available about the application, the device and access rights.

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MY DOCUMENTS

Purpose of the function: to access receipts of orders recorded in electronic channels and other documents uploaded by the bank.

The information letter sent by the Bank on the Free Cash Withdrawal (KPKNY) and the Central Credit Information System (KHR) is also available here.

Process of viewing documents: clicking on My Documents function, the user has access to 3 document types:
- Receipts
- Contracts
- Statement / Statement of fees

The documents can be viewed in PDF format.

Search and filter options are provided for the user on each tab.

The last 6 months of documents are displayed as default, and documents older than 6 months can be listed using the "Specific timespan" option of the filter.

Information (circled letter i): provides brief information about the function.

My Receipts

The detailed receipts of successful and unsuccessful orders/transactions made in the CIB Bank Mobile App and CIB Bank Online are automatically displayed in My Documents – My Receipts tab. Receipts for Recurring payments are available in the Recurring payments function, they are not displayed in My Documents – My Receipts tab.

My Contracts

Your contract documents generated on CIB Bank Mobile App and CIB Bank Online channels, and other documents uploaded by the bank, are available in My Documents – My Contracts.

In the My Documents/My Contracts tab, a certain type of document is displayed by default. Other document types can be filtered using the Filter function.

My Statements / Fee statement for current account

On the Statements tab, you can view your monthly statements, your annual statement of fees. For small businesses, a merchant summary of turnover and payments is available.

The last 18 months' statement is available to all customers with the appropriate settings.

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CONNECT

Purpose of the function: to display CIB Bank's contact information. This function lets you contact the Bank's 24/7 customer service helpline CIB24, send an e-mail, or visit the bank's website through a direct link.

CHAT

Purpose of the function: It is possible contact the CIB24 telephone customer service representatives, who will help you answer general questions not related to customer identification during opening hours (Monday to Friday from 8:00 to 18:00).

BRANCH LOCATOR

Purpose of the function: displays CIB Bank branches and ATM cash machines on the country map. The function allows you to display the ATMs and branches in the form of a list or, in the map mode, to show them on the map.

SMART WATCH – APPLE WATCH

Purpose of the function: If you use the CIB Bank mobile application on an apple smartphone (iPhone) and you have an apple watch you can use the mobile application on apple watch with limited functionalities. The following functionalities are available on Apple Watch.

"Main account" mini app

Available balance: displays the available balance of the selected account, plus the amount of the authorised overdraft limit and minus the amount of the blocked amounts.
Balance: displays the balance of the selected account.
Available credit limit: shows the credit limit contractually agreed by the bank to be kept available on a given account, increasing the available balance.
Blocked amount: shows the amount of transactions in progress that the bank has reserved but will be executed later (e.g. card payments, foreign currency transfers or direct debits), which reduce the available balance. No data is shown if there is no blocked amount on the selected bank account at the time of the query.

"Main card" mini app

Only credit cards can be selected in this function.
Available balance: displays the balance of the selected credit card, plus the amount of the authorised credit limit and minus the amount of the blocked amounts.

Available credit limit: shows the available credit limit contractually agreed by the bank and held on a given account.

Blocked amount: shows the amount of transactions in progress that the bank has reserved but will be executed later (e.g. card payments, foreign currency transfers or direct debits), which reduce the available balance. No data is shown if there is no blocked amount on the selected bank account at the time of the query.

"Main savings " mini app

Available balance: displays the available balance of the selected savings account.

Balance: displays the balance of the selected savings account.

"Last transaction" mini app

Last transactions: you can use this mini app (widget) to view the most recent transactions associated with the selected main account. You can view up to 5 transactions at any one time.

Date of transaction: shows the date when the transaction was booked.

Description: displays any remarks that have been made for the beneficiary about the transaction.

Amount and currency: the amount and in the currency in which the transaction is executed

CIB BANK MOBILE APPLICATION CARD AUTHENTICATION FUNCTION

This is a limited authority function of the CIB Bank Mobile application, which can only be used to verify e-commerce transactions. With this new authority function we give an authentication tool to our costumers, who don't or can't have the full version of the CIB Bank Mobile application. This means there isn't a new application next to the already existing one, that one can and has to be downloaded, this function just offers an authority function. Between the costumer and the Bank an Multichannel Contract has not been established.

It's to be qualified as an authentication device, regulated by an eligibility package – Card authentication function.

Available functions on the CIB Bank Mobile application card authentication device
- Confirmation of online card purchases
- Biometric identification
  - For login and/or verification of transactions
- Recovery password setup, modification and reregistration.

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Approval process for online purchases

The aim of the authentication device is the approval of online purchases

First a push message is sent to the phone during the online purchase and we click on it.

Operations

Cancel: In case we don't open the message in 90 seconds, we will be unable to later and we have to restart the process.
Continue: Completion of the login process. (with PIN code or biometric identification.)

Logging into the application

Operations

Cancel: In case we log out during the login process, we interrupt it and we have to start again.
Confirmation: Following identification after a successful login we have to confirm the following details on the "overview" page:

- Details of the merchant
- Date/Time
- Price
- Last 4 digits of the bankcard number

In case every data is correct, we can go to the next step and on the "first data-entry page" we have to verify the process.

Operations

Confirmation: With PIN code or biometric identification
Exit: We interrupt the process

On the "summary page" a successful verification appears, or in case there was a problem during the verification process, an error message appears.

Operations

Exit: In the end of the process we can close the application
It's important to underline that at the end of the process the application does NOT redirect it back to the merchant website.

CIB BANK MOBIL APPLICATION FOR PRIVATE INDIVIDUALS WITH ONLY A CIB LEASING CONTRACT

Usage of CIB Bank Mobile Application is provided by CIB Bank without an Electronic channel contract for those private individuals with only a CIB Leasing contract who has a disbursed loan with CIB Leasing Ltd. (in the following: Leasing) till 24:00 18.03.2020. that was based on the contract which was existing on 24:00 18.03.2020., and furthermore in case of those leasing contracts where the Leasing acquired the

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proprietary of the leased object and the leased object was handed over to the client on or before 18.03.2020., independently from the fact that the invoice was payed or not.

Usage of CIB Bank Mobil Application covers only the data shown on „Leasing screen" (mentioned before) or usage of **#Withkey Token.**

With this possibility the CIB Bank provides an authentication tool for those clients with only a CIB Leasing contract who could not have the CIB Bank Mobile Application before.

Available functions on the CIB Bank Mobile Application for private individuals with only a CIB Leasing contract

Unregistered user
The following functions of the Pre-login screen can be used by both registered and unregistered users:

- Select language (HU – Hungarian/EN – English)
- Watch the intro! (Help)
- Connect
- Commercial content

Registered user
The Pre-login screen for registered users enables you to do the following:
- Change the language of the app,
- Log in to the CIB Bank mobile app by pressing **Enter**, or launch the WithKEY Token.
- Fast balance view without login (if you have switched on the Fast balance function on your device),
- Launch the demo,
- View the Bank's contact information (Bank's URL, contact e-mail address, Call Centre and Card Support phone numbers),
- See the bank's commercial offers,
- Delete user profile,
- #withKEY Token function

The following functions can be used after login:
- Loan/Leasing page
    - Detailed overview - including contract and account data - of outstanding leasing deal against any member of CIB Leasing group (see more details before at „Leasing screen" point)
- Mailbox/Contracts page

OTHER OPERATIONS WILL GIVE AN ERROR MESSAGE.

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