

USER MANUAL

CIB Bank Mobile application

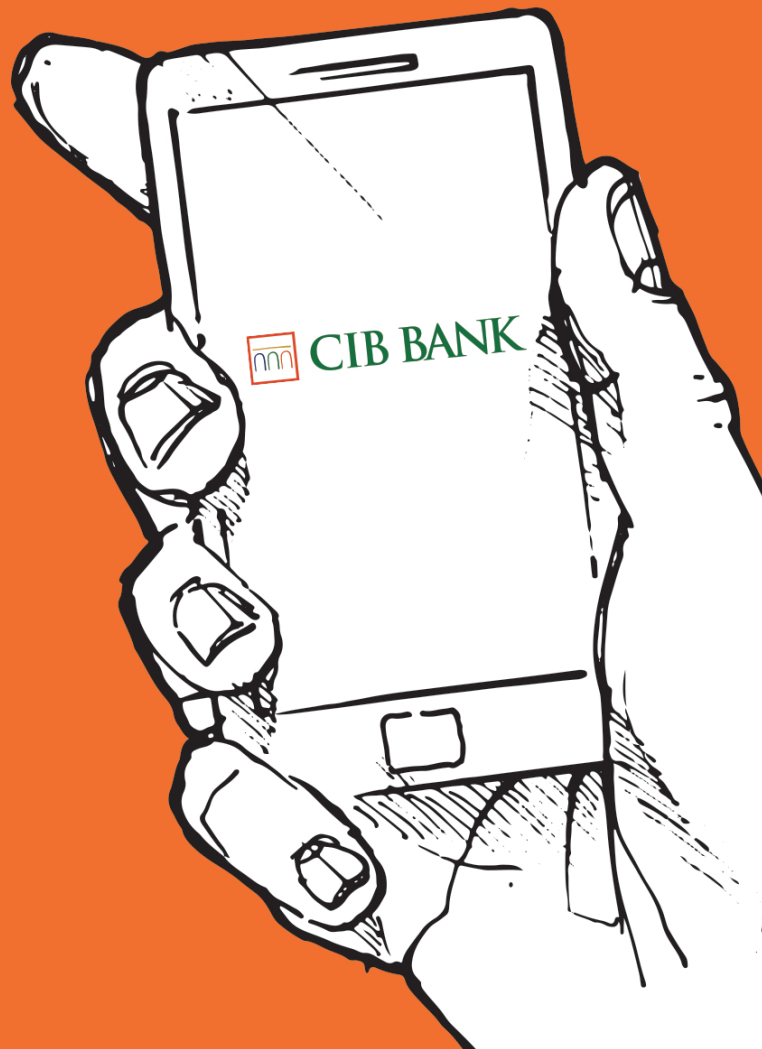


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CIB Bank's mobile application service

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 4.1 operating system** or higher (minimum **display resolution: 480x800 pixels**)*,
- An **iPhone iOS 11.0 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:

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.

Range of services

WITHKEY TOKEN

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.

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.

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 Application 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 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 initiate 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 to the contacts on your mobile.

Register for the #withQR function

The #withQR function can be used to generate a QR code containing data in accordance with the guidelines published by the MNB on 12.07.2019 in domestic payments or scan a QR code in the case of a payment method qualifying as an instant transfer order as defined in the Specific Business Regulations pertaining to Bank Accounts and Payment Transactions.

You can use the function to generate a QR code that contains, among others, the following data of an ad hoc transfer order: name and account number of beneficiary, optional data: amount and comment. In this case you will be the beneficiary of the order.

In addition, you can also use the function to scan the QR code generated by the beneficiary, which allows you to place an order to execute an ad hoc, instant transfer order.

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.
- withQR function
- withPAY function
- withSAVE function
- WithKEY token function

#withQR function

The purpose of the #withQR function:

- QR code generation
- QR code scanning

QR code generation:

By generating a QR code, you can generate an order with the content corresponding to an ad hoc, instant transfer order. In the case of generation, there is no mandatory field other than the bank account number assigned to the function during registration. This allows the payer to specify the amount and the comment of the order.

The QR code you generated is valid for 72 hours. During the validity period, the QR code can be shared in person, displayed on the screen of your phone, and through communication platforms suitable for file sharing on your phone such as a mail application.

If you use the QR code generation function from the pre-login screen, you are required to enter the PIN code or biometric identifier to finalise the QR code generation. If you use the function after logging in, there is no need for further identification to use it.

QR code scanning:

By scanning a QR code, you can scan an ad hoc, instant transfer order. You can scan a QR code in person using the beneficiary's smartphone, using the screen of a device suitable for displaying a QR code, on paper, or by downloading a QR code transmitted to you, which can be imported from the gallery of your device into the mobile application. The validity period of the downloaded QR code may vary from financial institution to financial institution.

If the beneficiary has specified the amount of the order, the payer can only accept or reject the order because the amount of the order cannot be modified by the payer. If the beneficiary has not specified the amount of the order, the payer has the option to provide this information. Furthermore, the beneficiary has the option to add a comment that cannot be changed by the payer.

In the case of scanning, regardless of the location of accessing the function, it is necessary to enter the PIN code or Biometric ID to confirm the order.

Access: The #withQR function is accessible from the pre-login screen or after logging in, under Orders as #withQR.

Registration: To be able to use the function, you need to register, after which the function becomes active.

As part of the registration process, you have to select the bank account number assigned to the #withQR function. The selected bank account number will be debited or credited in the case of both the QR code generation and the QR code scanning sub-functions. The bank account number can be modified in the “Settings” menu, under “#with QR”.

In addition, the #withQR function can be turned off in the Settings menu. After the function has been turned off, you have to register again to be able to use it.

withPAY function

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

In default mode you can log into the CIB Bank mobile app with a PIN. (By switching on the Biometric-identification function, you may also log in through biometric recognition.)

Tap on the **Login** button on the Pre-login screen for registered users; the process of logging in with a PIN will start and the PIN-entry screen will open.

Login in SCAN-ID mode

Using the SCAN-ID function you can log in to the CIB Bank mobile app using your biometric (e.g. fingerprint) rather than a PIN.

When you tap on the **Login** button on the Pre-login screen for registered users, first the PIN-entry screen will appear, and then on top part of the screen, the mobile operating system's native biometric screen, with the following data:

- Title of screen
- Info message,
- Cancel button

Swipe your finger over the device's **Home page** key in order to scan your biometric. If the system recognises your biometric, you will be logged in. If it doesn't recognise it, the "Try again" dialogue window pops up, where you will be able to either scan your biometric in again, cancel the login, or login using a PIN code.

Contents of the screen:

- Title of screen
- Cancel button,
- PIN-use button

Swipe your finger over the device's **Home page** again to rescan your biometric. Note: you can try to rescan your biometric up to 5 times in a row. If the device is unable to read your biometric on the fifth try, a new screen will appear where you can switch off the Biometric-identification function with the help of the system password, and then you can log in with a PIN.

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

The Fast balance inquiry function lets you check your account balance without logging in to the mobile app. On the Pre-login screen, the account balance can be displayed in two different ways if it was set under My profile/Settings/Fast balance inquiry:

- Graphically, with a single coloured line in the header,
- If you move your finger downward under the header, the account balance will be displayed as an amount, together with the currency it is in.

Floating button

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

By using the currency converter calculator, you can view the (sell, buy or mid) exchange rates of various currencies against the forint.

Currency table: here you can see the exchange rates of 4 selected currencies against the forint.

- Buy rate,
- Sell rate,
- Mid 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.

The Home page is accessible after Login, having provided the correct PIN and/or the appropriate biometric.

“Favourite account” mini app

Available balance: displays the balance of the selected account, increased by the authorised overdraft limit and reduced by any blocked amounts.

Overdraft: shows the credit limit that increases the available balance, specified by the Bank in a contract and kept available on the given account.

Blocked amount: shows the pending transactions reducing the available balance, which have been registered by the Bank, but will be executed at a later date (e.g. card payments, foreign currency transfers or direct debits). No data is displayed here if there are no blocked funds on the selected bank account at the time of the inquiry.

Operations

Go to favourite account: this button opens the Main Account.

“Favourite card” mini app

In this function, only a credit card may be selected.

Available balance: displays the balance of the selected credit card, increased by the authorised overdraft limit and reduced by any blocked amounts.

Available overdraft: shows the credit limit available, specified by the Bank in a contract and kept available on the given account.

Blocked amount: shows the pending transactions reducing the available balance, which have been registered by the Bank, but will be executed at a later date (e.g. card payments, foreign currency transfers or direct debits). No data is displayed here if there are no blocked funds on the selected bank account at the time of the inquiry.

Operations

Go to favourite card: this button opens the Main credit card.

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 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.

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 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,
- 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.

ORDERS

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)**

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

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,

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 to the 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
- **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, 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

- **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.

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.

Operations

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.

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

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 currency transfer

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 (on the account to be debited, and funds to cover bank charges or costs on the selected commission account).
- Partial execution of the transfer order is not possible

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 writing.

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 document “List of Conditions for Businesses and Other Organisations”. 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. Orders with insufficient funds will be kept in **Pending** status for 30 days.

Orders are booked – if relevant conditions are met, in consideration of the applicable exchange rate – on the day of processing with the relevant value date. The execution can be checked in the Account history/in the account statement. The Bank notifies the Customer about rejected items in writing.

Once your order is accepted, the transfer operation cannot be withdrawn or modified via the Internet Bank any more. Other options to cancel or modify the order are described at the www.cib.hu under the “Contact / Banking timetable” menu item.

For further details, see the www.cib.hu website under the “Contacts/Banking Timetable” menu item.

1.1.1.1 The steps of executing the transaction: You can initiate a transfer from a forint or foreign currency account to be debited with a bank communication and a one-time encrypted signature. The main parameters of the transaction entered on the “Input screen” are displayed on the “Summary screen”, where you can check

them. After confirmation, you can check the completion of the order on the "Confirmation screen". You have the possibility to only enter or authenticate (sign) the order, which can be checked in the "Signature Folder".

Input screen

Operations

Account number: select the account number from which you initiate the transfer

Name of beneficiary (Partner icon) (required):

it shows the list of your existing beneficiaries, you can choose from previous partners.

Recent: shows the list of most recent orders (After clicking on the Partners icon).

Template: at least one account number and the currency of the transfer are required

Transfer method: select the desired transfer method from the drop-down menu, optional values:

- Foreign currency transfer within CIB
- Bank-to-bank foreign currency transfer
- SEPA transfer (only available to companies)

Beneficiary's address (by selecting the beneficiary's name, the beneficiary's address will be automatically displayed. If you have not saved the beneficiary's data with the "Save to partner database" function or you are making a transfer to a new beneficiary, enter the beneficiary's address.

Operations

Next: This will take you to additional Input screens that are displayed with different field contents depending on the transfer method.

Cancel: when you enter the item, the following question pops up: Are you sure you want to interrupt the transfer?

Yes: this will return you to the "Main screen".

No: stay on "Input screen"

Foreign currency transfer within CIB

Operations

Beneficiary's account number format:

the default setting is the CIB format (4-6-3). Also available: GIRO (3*8 characters), IBAN format (7*4 characters, where the first four characters are HU40).

Account number of beneficiary: by selecting the beneficiary's name the beneficiary's associated account number will be automatically displayed. If you have not saved the beneficiary's data with the "Save to partner database" function or you are making a transfer to

a new beneficiary, enter the beneficiary's account number (using the CIB, GIRO, IBAN format).

Amount

enter the amount to be transferred; a decimal must be separated with a dot.

Currency of execution select the currency in which you request the transfer to be completed (sent).

Day of execution (FX date): The default value is T day. For further information click on the Banking timetable link.

Message to the beneficiary you can enter the information to be sent to the beneficiary.

CIB costs and commissions charged to

CIB commission and costs are charged to your partner only if the payment is sent outside the EEA.

Request proof of payment (optional): please check if you request a proof about the execution of the transfer.

Language of proof of payment (required if you requested proof of payment): available options are Hungarian, English and German.

Notification type: (required if you requested proof of payment): options include fax, mail, e-mail; fax and e-mail; mail and e-mail; fax and e-mail or all three.

Fax number: (required if you request proof of payment via fax).

E-mail: (required if you request proof of payment via e-mail).

Save to partner database (optional, you can save the beneficiary's data.

Sign for authentication (sign). If you do not sign, your order will be canceled and you will have to enter it again.

Operations

Next: you can proceed to the "Summary screen", authenticates the entered data. If any of the required fields have been filled out in correctly, an error message appears.

Back: Returns you to the Home page.

Summary screen

You can check the details of the entered foreign currency transfer on this screen, as follows:

- Name of beneficiary
- Beneficiary's account number
- Amount
- The currency of execution

- Expected rate of execution
- Expected value date of execution

The indicated exchange rate and the value date of execution are only for information.

Operations

Cancel: this will cancel 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.

Confirmation screen

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.

Operations

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), **Commission**, **Performance date** (date of actual payment), **Description** (description of the payment), all other payment data recorded on the Input page.

SEPA transfer

SEPA transfer: the essence of the payment system is to enable companies and other business entities within the eurozone to execute their euro-payment transactions regardless of their location – whether at home or abroad – under the same basic conditions and subject to the same rights and obligations. For more information, please visit the www.cib.hu/sepa website. Selecting this menu item enables you to perform simple, standardised transfers of euro amounts.

Beneficiary’s bank: If the beneficiary’s bank is a SEPA member.):

SWIFT code It may be 8 or 11 characters. If it is 11 characters, the last 3 digits may not be xxx. Characters no. 5 and 6 of the SWIFT code must be the same as the first two characters of the IBAN account number. Please check on the list of SEPA banks whether the bank of the beneficiary is a SEPA member! SEPA transfer may only be executed to a SEPA member bank.

Beneficiary's IBAN account number: by selecting the beneficiary's name the beneficiary's associated account number will be automatically displayed. If you have not saved the beneficiary's data with the "Save to partner database" function or you are making a transfer to a new beneficiary, enter the account number. A detailed description of IBAN account number formats, illustrated with examples, can be found on the www.ecbs.org website.

Amount + Currency

enter the initial amount to be transferred; a decimal must be separated with a dot. You can select the currency of the account to be debited. Fill in only if you want to enter the amount to be debited in the currency of the account to be debited!

Example:

Currency of the account to be debited: HUF

Amount: 1 000 000

Currency of execution: EUR

Thus, an EUR amount corresponding to HUF 1 million will be transferred.

Day of execution (FX date) default T + 1 (normal). The amount of the order accepted by the Bank will be debited on the given day of execution, which can be checked in the account statement / history on the day of processing. For further information click on the Banking timetable link.

Message to the beneficiary enter the message you want to send.

CIB costs and commissions charged to (checked inactive, cannot be modified): CIB commission and costs are charged to your partner only if the payment is sent outside the EEA.

Assumption of foreign bank charges (not checked, inactive, cannot be modified): The assumption of foreign bank charges is only possible in the case of a beneficiary outside the European Union.

Commission account (required): by selecting the beneficiary's name the commission account will be automatically displayed. If you have not saved the beneficiary's data with the "Save to partner database" function or you are making a transfer to a new beneficiary, you can select it from the drop-down menu. In the case of retail and sole trader customers, the source account is displayed by default. There must be sufficient funds available in the selected commission account to cover the amount of the order and the related bank charges.

SWIFT copy (optional): please check if you request a copy of the SWIFT sent. SWIFT copy is issued in English.

Request proof of payment (required): check if you request confirmation about the execution of the transfer.

Language of proof of payment (required if you requested proof of payment): available options are Hungarian, English and German.

Notification type: (required if you requested proof of payment): options include fax, mail, e-mail; fax and e-mail; mail and e-mail; or all three. The processing system will

automatically send the confirmation of the completed order to the fax number and/or e-mail address specified by you. Please make sure you enter the fax number or e-mail address correctly and that the fax number/e-mail address you entered earlier is correct.

Fax number: (required if you request proof of payment via fax).

E-mail: (required if you request proof of payment via e-mail).

Save to partner database: you can save the beneficiary's data.

Sign for authentication (sign). If you do not sign, your order will be canceled and you will have to enter it again.

Operations

Next: you can proceed to the “Summary screen”.

Back: you can return to the previous “Input Screen”.

Cancel: The “Are you sure you want to interrupt the transfer?” question pops up.

Yes: The "Record the transactions?" question pops up.

Yes: the transactions will be recorded in the "Signature Folder"

No: this will return you to the “Input screen”.

No: this will return you to the “Main screen”.

Summary screen

You can check the details of the entered foreign currency transfer on this screen, as follows:

- Name of beneficiary
- Beneficiary’s account number
- Amount (currency)
- The currency of execution
- Expected rate of execution
- Expected value date of execution

Operations

Cancel: this will cancel 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.

Confirmation screen

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.

Operations

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), **Commission**, **Performance date** (date of actual payment), **Description** (description of the payment), all other payment data recorded on the Input page.

Bank-to-bank foreign currency transfer

Country code of the beneficiary (required): select or provide the place of residence of the beneficiary. If the beneficiary partner is a customer of our bank, the beneficiary's place of residence will be verified after the order is sent to the bank. If the country you specified as the beneficiary's country is different from the country of residence registered by our bank, the country code of your beneficiary partner will be changed according to the value registered with our bank.

Name of beneficiary bank (the name and address of the beneficiary bank or the SWIFT code are required): by selecting the beneficiary's name, the name of the beneficiary bank is automatically displayed. If you have not saved the beneficiary's data with the "Save to partner database" function or you are making a transfer to a new beneficiary, enter the name of the beneficiary's bank.

Address of the beneficiary bank (the name and address of the beneficiary bank or the SWIFT code are required): by selecting the beneficiary's name, the address of the beneficiary bank is automatically displayed. If you have not saved the beneficiary's data with the "Save to partner database" function or you are making a transfer to a new beneficiary, enter the address of the bank.

Country code of the beneficiary bank (required):

SWIFT code (the name and address of the beneficiary bank or the SWIFT code are required): by selecting the beneficiary's name automatically the associated SWIFT code will be automatically displayed. If you have not saved the beneficiary's data with the "Save to partner database" function or you are making a transfer to a new beneficiary, enter the SWIFT code of the beneficiary bank. It may be 8 or 11 characters. If it is 11 characters, the last 3 digits may not be xxx. Characters no. 5 and 6 of the SWIFT code must be the same as the first two characters of the IBAN account number.

Bank ID (optional): by selecting the beneficiary's name the associated bank ID will be automatically displayed. If you have not saved the beneficiary's data with the "Save to partner database" function or you are making a transfer to a new beneficiary, enter the beneficiary bank's ID used for international payments.

Beneficiary's account number format: (required): by selecting the beneficiary's name the associated account number format will be automatically displayed. If you have not saved the beneficiary's data with the "Save to partner database" function or you are making a transfer to a new beneficiary, you can select the format in which you want to enter the beneficiary's account number. The format may be: GIRO format 3x8 characters, IBAN format, or any other

format. A detailed description of IBAN account number formats, illustrated with examples, can be found on the www.ecbs.org website.

Beneficiary's account number: by selecting the beneficiary's name the beneficiary's associated account number will be automatically displayed. If you have not saved the beneficiary's data with the "Save to partner database" function or you are making a transfer to a new beneficiary, enter the account number in accordance with the selected format.

Operations

Next: you can proceed to the next "Input Screen".

Back: you can return to the previous "Input Screen".

Cancel: The "Are you sure you want to interrupt the transfer?" question pops up.

Yes: the recorded item will be canceled and you will return to the "Main screen".

No: this will return you to the "Input screen".

Amount + Currency: enter the initial amount to be transferred; a decimal must be separated with a dot.

You can select the currency of the account to be debited. Fill in only if you want to enter the amount to be debited in the currency of the account to be debited!

Example:

Currency of the account to be debited: HUF

Amount: 1 000 000

Currency of execution: EUR

Thus, an EUR amount corresponding to HUF 1 million will be transferred.

Currency of execution: select the currency in which you request the transfer to be completed (sent).

High-priority transfer if checked, your order will be executed on T day until the acceptance times specified in the Banking timetable. Only available for the following currencies: EUR, USD, CAD, GBP, HUF! HUF transfers abroad are always executed on T day.

Day of execution: you can select T+2, T+1, only available for the following currencies: EUR, USD, CAD, GBP, HUF! HUF transfers abroad are always executed on T day. For BGN, CZK, DKK, PLN, CHF, GBP, NOK, RON, SEK and HRK foreign currency transfers where the beneficiary's bank is within the EU, T + 1 is the standard FX date. The amount of the order accepted by the Bank will be debited on the selected day of execution, which can be checked in the account statement / history on the day of processing. For further information click on the Banking timetable link.

Message to the beneficiary: you can enter the information to be sent to the beneficiary.

Operations

Next: you can proceed to the next "Input Screen".

Back: you can return to the previous "Input Screen".

Cancel: The "Are you sure you want to interrupt the transfer?" question pops up.

Yes: the recorded item will be canceled and you will return to the "Main screen".

No: this will return you to the "Input screen".

CIB costs and commissions charged to: indicate whether you accept the costs and commissions of the foreign currency transfer charged by CIB and published in the relevant

List of Conditions. CIB will only pass on the commission and costs to the partner in the case of payments outside the EEA.

Foreign bank cost charged to: indicate whether you accept the costs of the foreign bank.
Attention! The assumption of foreign bank charges is only possible in the case of a beneficiary outside the European Union!

Commission account There must be sufficient funds available in the selected commission account to cover the related bank charges.

SWIFT copy (optional): please check if you request a copy of the SWIFT sent. SWIFT copy is issued in English.

Request proof of payment (optional): please check if you request a confirmation about the execution of the transfer.

Language of proof of payment (required if you requested proof of payment): available options are Hungarian, English and German.

Notification type: (required if you requested proof of payment or a SWIFT copy): options include fax, mail, e-mail; fax and e-mail; mail and e-mail; fax and e-mail or all three. The processing system will **automatically** send the confirmation of the completed order to the fax number and/or e-mail address specified by you. Please make sure you enter the fax number or e-mail address correctly and that the fax number/e-mail address you entered earlier is correct.

Fax number: (required if you request proof of payment or SWIFT copy via fax).

E-mail: (required if you request proof of payment or SWIFT copy via e-mail).

Save to partner database: you can save the beneficiary's data.

Sign for authentication (sign). If you do not sign, your order will be canceled and you will have to enter it again.

Operations

Next: you can proceed to the "Summary screen".

Back: you can return to the previous "Input Screen".

Cancel: The "Are you sure you want to interrupt the transfer?" question pops up.

Yes: The "Record the transactions?" question pops up.

Yes: the transactions will be recorded in the "Signature Folder"

No: this will return you to the "Input screen".

No: this will return you to the "Main screen".

Summary screen

You can check the details of the entered foreign currency transfer on this screen, as follows:

- Name of beneficiary
- Beneficiary's account number
- Name of beneficiary bank
- Amount (currency)
- The currency of execution
- Expected rate of execution
- Expected value date of execution

Operations

Cancel: this will cancel 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.

Confirmation screen

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.

Operations

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), **Commission**, **Performance date** (date of actual payment), **Description** (description of the payment), all other payment data recorded on the Input page.

Currency Conversion

Purpose of the function: foreign currency book transfer and conversion orders between your own accounts

Execution conditions:

- Sufficient funds must be available on the account to be debited on the execution date.
- It is not possible to execute the given order for a part of the amount only.

Execution date and time: the submitted orders are executed in accordance with the Bank’s schedule and the related Business Regulations.

Currency conversion – Input page

You can open the function in the Orders menu, by selecting the **FX transfer to my account** option.

Account to be debited: Lists your active accounts, from which you can initiate the order. Each account is displayed together with the following data: Account nickname (or account number), Account type, Available amount and Sell currency (currency of the account).

Account to be credited: select your target account. Each account is displayed together with the following data: Account nickname (or account number), Account type, Total available balance.

Amount (required, maximum 13 characters), currency: Enter the amount to be transferred; a decimal must be separated with a dot.

Following confirmation of the new input, the calculation immediately switches from the previously specified currency to the new currency. A legal notice also appears warning you that the exchange rate valid on the day of execution may be different.

Currency: Only the currency of the Buy or of the Sell account may be selected.

Operations

Continue: Once the calculation has been performed, the Summary page opens.

Currency conversion – Summary page

After you have recorded all the required data and confirmed the process on the Input page, the Summary page opens displaying the input data.

Operations

Back: return to the “Input” page.

Cancel: all the data is deleted, and you are returned to the previous screen.

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

Currency conversion – Authorisation page

If you need to authorise the orders, tap on the **Next** button on the Summary page, from where you will be taken to the Authorisation page. After successful authorisation of the order, go to the Confirmation page.

If quick payment was not authorised on the My Profile screen, you have to authorise your transfers.

Currency conversion - 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.

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

When expanded, the following data appears:

- **Account to be debited** data group: the source Account nickname and Account number,
- **Account to be credited data group:** the beneficiary Account nickname and Account number,
- **Reference number:** unique transaction identifier,
- **Amount:** amount and currency,
- **Execution date:** on which the transfer will take place
- **Description** (if specified)

Operations

Download: download the receipt in digital (pdf) format

Share: Share the receipt on various social networks.

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.

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.

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.
- **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

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 front-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).

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 Dijnnet user profile yet, click on the "New Dijnnet user" button and you will be redirected to the Dijnnet website where you can register for the service.

Input screen

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

USEFUL HINT: you can also copy the Dijnnet registration code from the Dijnnet 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 Dijnnet profiles, the "Profile Name" cannot be the same.

Default account number (required, optional): 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.

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

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

Push buttons

Next: this will take you to the "Summary screen"

Dijnnet ID this will redirect you to the Dijnnet 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.

Dijnnet - after the first successful registration

Dijnnet 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 Dijnnet registration is only possible after the payment or rejection of your lined-up invoices. You can check this under the Dijnnet 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
- Dijnnet 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)

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

Dijnnet 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 Dijnnet 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.dijnnet.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 payment orders submitted as Value-dated payments will be displayed in the Dijnnet 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 Dijnnet 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 Dijnnet 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.

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.

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.

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.

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.

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.
 - You can request a maximum of 3 single-use virtual cards and 1 multiple-use virtual card per physical card per day.
 - A maximum of 3 single-use virtual cards and 1 multiple-use virtual card may be linked to a physical card at any given time.

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

- 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.

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.

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.

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.

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

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
- 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.

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.

LOANS

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-à-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.

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.

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.

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 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

SIMPLESURANCE

You can access/request the following insurance products via CIB BANK's MOBILE APPLICATION:

1. Insurance coverage pertaining to the coverage plan of bicycles and power- assisted bicycles.
2. CyberShield coverage
3. Coverage for portable electronic devices (smart phone, tablet, notebook)

Insurance is provided by an insurance company named AWP P&C S.A. Dutch Branch (Insurer). CIB Bank Zrt. provides brokering of insurance product(s) on behalf of simplesurance GmbH, acting as a broker-subcontractor for the independent insurance agent simplesurance GmbH.

Requesting insurance products brokered by simplesurance

You can access this function from the Offers menu item and the Insurance menu item.

Types of insurance coverage:

Tablet coverage

Smart phone coverage

Laptop coverage

Insurance coverage for bicycle

CyberShield coverage

Request tablet coverage

- I take out an insurance policy

Overview page

- Term

- Documents

- Insurance agent

Operations

- Contact – Contact details: phone number, e-mail address, website – If you have any questions, please contact our insurance brokerage partner.

- I'm interested – First data-entry page – Customize tablet (entry of device information)

First data-entry page

Customize tablet (entry of device information)

- **Brand:** select a company that supplies the required device

- **Purchase price of the device:** Amount and currency of the purchase price of the device

- **Date of purchase:** you can only request insurance coverage for devices purchased within the last 6 months.

- **Insurance premium:** calculated annual insurance premium

Operations

Next: Saves the data entered and moves on to the second data-entry page

Back: Return to Overview Page

Logout: Return to the Landing Page of the application

Second data-entry page

Enter IMEI/serial number: The IMEI number is a unique sequence of numbers used for identifying a device. The IMEI number is required for complaint management.

Where do I find the IMEI number?

To have access to the IMEI number, please dial *#06#. You can find the serial number under the “About” function in the Settings of the device.

Operations

Next: saves the number entered and moves on to the third data-entry page

Back: redirects you to the previous data-entry page

Logout: Return to the Landing Page of the application

Third data-entry page

Enter e-mail address: Once the request process has been completed, we'll send you all the relevant documents, including the contract, by e-mail.

Operations

Next: saves the number entered and moves on to the insurance offer page

Back: redirects you to the previous data-entry page

Logout: Return to the Landing Page of the application

Insured's offer page

The page includes the following information

- Insurance coverage period
- Insurance premium
- Account Holder's name
- Invoice no.
- Tablet information (Brand, purchase price and date, serial number or IMEI number)
- Email Address
- Additional details: Name of insurer and insurance product

Operations

Next: Moves on to the Contracts page

Back: Redirects you to the previous data-entry page

Logout: Return to the Landing Page of the application

Contracts page

(Please read through and sign all documents – these documents will still be accessible under the Documents menu item.)

Operations

View Documentation: Open contracts

Next: This is only enabled if all documents have already been opened and signed (which is only possible if you reach the end of the document) – PIN code entry page

Back: redirects you to the Insured's offer page

Logout: Return to the Landing Page of the application

Confirmation page

(Insurance has been set successfully)

Operations

Details: Opens the overview page for the relevant insurance where the detailed information is shown

Request insurance coverage for another tablet: Open the first data-entry screen

Show details: Coverage period, Insurance premium, Account Holder, Account number, E-mail address, Serial number/IMEI number, Insurer's name, Insurance product name

End date: Redirects you to the landing page of the application

Request insurance coverage for smart phone

- I take out an insurance policy

Overview page

- Term
- Documents
- Insurance agent

Operations

- Contact – Contact details: phone number, e-mail address, website – If you have any questions, please contact our insurance brokerage partner.
- I'm interested – First data-entry page – Customize smart phone (entry of device information)

First data-entry page

Customize smart phone (Enter device information and request insurance)

- **Brand:** select a company that supplies the required device
- **Purchase price of the device:** Amount and currency of the purchase price of the device
- **Date of purchase:** you can only request insurance coverage for devices purchased within the last 6 months.
- **Insurance premium:** calculated annual insurance premium

Operations

Next: Records the data entered and moves on to the second data-entry page (the Next button is only enabled if all data fields have been completed)

Back: Return to Overview Page

Logout: Return to the Landing Page of the application

Second data-entry page

Enter IMEI/serial number: The IMEI number is a unique sequence of numbers used for identifying a device. The IMEI number is required for complaint management.

Where do I find the IMEI number?

To have access to the IMEI number, please dial *#06#. You can find the serial number under the "About" function in the Settings of the device.

Operations

Next: saves the number entered and moves on to the third data-entry page

Back: redirects you to the previous data-entry page

Logout: Return to the Landing Page of the application

Third data-entry page

Enter e-mail address: Once the request process has been completed, we'll send you all the relevant documents, including the contract, by e-mail.

Operations

Next: saves the number entered and moves on to the insurance offer page

Back: redirects you to the previous data-entry page

Logout: Return to the Landing Page of the application

Insured's offer page

The page includes the following information

- Insurance coverage period
- Insurance premium
- Account Holder's name
- Invoice no.
- Device information (Brand, purchase price and date, IMEI number)
- Email Address
- Additional details: Name of insurer and insurance product

Operations

Next: Moves on to the Contracts page

Back: Redirects you to the previous data-entry page

Logout: Return to the Landing Page of the application

Contracts page

(Please read through and sign all documents – these documents will still be accessible under the Documents menu item.)

Operations

View Documentation: Open contracts

Next: This is only enabled if all documents have already been opened and signed (which is only possible if you reach the end of the document) – PIN code entry page

Back: redirects you to the Insured's offer page

Logout: Return to the Landing Page of the application

Confirmation page

(Insurance has been set successfully)

Operations

Details: Opens the overview page for the relevant insurance where the detailed information is shown

Request insurance coverage for another smart phone: Open the first data-entry screen

Show details: Coverage period, Insurance premium, Account Holder, Account number, E-mail address, Brand, IMEI number, Insurer's name, Insurance product name

End date: Redirects you to the landing page of the application

Request insurance coverage for laptop

- I take out an insurance policy

Overview page

- Term
- Documents
- Insurance agent

Operations

- Contact – Contact details: phone number, e-mail address, website – If you have any questions, please contact our insurance brokerage partner.
- I'm interested – First data-entry page – Customize laptop (entry of device information)

First data-entry page

Customize laptop (Enter device information and request insurance)

- **Brand:** select a company that supplies the required device
- **Purchase price of the device:** Amount and currency of the purchase price of the device
- **Date of purchase:** you can only request insurance coverage for devices purchased within the last 6 months.
- **Insurance premium:** calculated annual insurance premium

Operations

Next: Records the data entered and moves on to the second data-entry page (the Next button is only enabled if all data fields have been completed)

Back: Return to Overview Page

Logout: Return to the Landing Page of the application

Second data-entry page

Enter IMEI/serial number: The IMEI number is a unique sequence of numbers used for identifying a device. The IMEI number is required for complaint management.

Where do I find the IMEI number?

To have access to the IMEI number, please dial *#06#. You can find the serial number under the “About” function in the Settings of the device.

Operations

Next: saves the number entered and moves on to the third data-entry page

Back: redirects you to the previous data-entry page

Logout: Return to the Landing Page of the application

Third data-entry page

Enter e-mail address: Once the request process has been completed, we’ll send you all the relevant documents, including the contract, by e-mail.

Operations

Next: saves the number entered and moves on to the insurance offer page

Back: redirects you to the previous data-entry page

Logout: Return to the Landing Page of the application

Insured’s offer page

The page includes the following information

- Insurance coverage period
- Insurance premium
- Account Holder’s name
- Invoice no.
- Laptop information (Brand, purchase price and date, Serial number/IMEI number)
- Email Address
- Additional details: Name of insurer and insurance product

Operations

Next: Moves on to the Contracts page

Back: Redirects you to the previous data-entry page

Logout: Return to the Landing Page of the application

Contracts page

(Please read through and sign all documents – these documents will still be accessible under the Documents menu item.)

Operations

View Documentation: Open contracts

Next: This is only enabled if all documents have already been opened and signed (which is only possible if you reach the end of the document) – PIN code entry page

Back: redirects you to the Insured's offer page

Logout: Return to the Landing Page of the application

Confirmation page

(Insurance has been set successfully)

Operations

Details: Opens the overview page for the relevant insurance where the detailed information is shown

Request insurance coverage for another laptop: Open the first data-entry screen

Show details: Coverage period, Insurance premium, Account Holder, Account number, E-mail address, Brand, Serial number, Insurer's name, Insurance product name

End date: Redirects you to the landing page of the application

Insurance coverage for bicycle

- I take out an insurance policy

Overview page

- Term
- Insurance premium
- Insurance agent

Operations

- Contact – Contact details: phone number, e-mail address, website – If you have any questions, please contact our insurance brokerage partner.
- I'm interested – First data-entry page

First data-entry page

(Enter the information relating to the bicycle or electric bicycle, and request insurance coverage)

- **Purchase price of the device:** Amount and currency of the purchase price of the device

- **Date of purchase:** you can only arrange for insurance coverage for devices purchased within the last 3 months (the relevant invoice must be kept for the purpose of data reconciliation).

- **Insurance premium:** calculated annual insurance premium

Operations

Type selection: Classic insurance coverage for bicycle or power-assisted bicycle

Next: Records the data entered and moves on to the second data-entry page (the Next button is only enabled if all data fields have been completed)

Back: Return to Overview Page

Logout: Return to the Landing Page of the application

Second data-entry page

Enter serial number: The serial number is a unique sequence of numbers used for identifying a device. The serial number is required for complaint management.

Where do I find the serial number?

You'll find the serial number of the bicycle on the invoice or the bicycle frame.

Operations

Next: saves the number entered and moves on to the third data-entry page

Back: redirects you to the previous data-entry page

Logout: Return to the Landing Page of the application

Third data-entry page

Enter e-mail address: Once the request process has been completed, we'll send you all the relevant documents, including the contract, by e-mail.

Operations

Next: saves the number entered and moves on to the insurance offer page

Back: redirects you to the previous data-entry page

Logout: Return to the Landing Page of the application

Insured's offer page

The page includes the following information

- Bicycle type
- Insurance coverage period
- Insurance premium
- Account Holder's name
- Invoice no.
- Vehicle information (bicycle type, purchase price and date, Serial number)
- Email Address
- Additional details: Name of insurer and insurance product

Operations

Next: Moves on to the Contracts page

Back: Redirects you to the previous data-entry page

Logout: Return to the Landing Page of the application

Contracts page

(Please read through and sign all documents – these documents will still be accessible under the Documents menu item.)

Operations

View Documentation: Open contracts

Next: This is only enabled if all documents have already been opened and signed (which is only possible if you reach the end of the document) – PIN code entry page

Back: redirects you to the Insured's offer page

Logout: Return to the Landing Page of the application

Confirmation page

(Insurance has been set successfully)

Operations

Details: Opens the overview page for the relevant insurance where the detailed information is shown

Request insurance coverage for another bicycle: Open the first data-entry screen

Show details: Bicycle type, Coverage period, Insurance premium, Account Holder, Account number, E-mail address, Brand, Serial number, Insurer's name, Insurance product name

End date: Redirects you to the landing page of the application

CyberShield coverage

- I take out an insurance policy

Overview page

- Term

- Insurance premium

- Insurance agent

Operations

- Contact – Contact details: phone number, e-mail address, website – If you have any questions, please contact our insurance brokerage partner.

- I'm interested – First data-entry page

First data-entry page

Customize Cyber (Customize your Cyber insurance) If you take out two insurance policies at the same time, you're entitled to a 10% discount.)

The page includes the following:

- **Digital online shopping security:** Amount and currency of insurance premium (You and your family members will be insured against annoyances and threats of shopping online for a whole year)

- **Protection against data loss:** Amount and currency of insurance premium (You don't have to worry about possible data loss. By providing protection against data loss, we can help you restore any lost data.)
- **Full protection:** Amount and currency of insurance premium (You and your family members will be insured against the annoyances and threats of shopping online and data loss for a whole year.)

Operations

Select type of insurance: Choose from the three types of insurance available.

Next: Saves the type of insurance chosen and moves on to the second data-entry page

Back: Return to Overview Page

Logout: Return to the Landing Page of the application

Second data-entry page

Enter e-mail address: Once the request process has been completed, we'll send you all the relevant documents, including the contract, by e-mail.

Operations

Next: saves the number entered and moves on to the insurance offer page

Back: redirects you to the previous data-entry page

Logout: Return to the Landing Page of the application

Insured's offer page

The page includes the following information

- Type of Cyber insurance
- Insurance coverage period
- Insurance premium
- Account Holder's name
- Invoice no.
- Email Address
- Additional details: Name of insurer and insurance product

Operations

Next: Moves on to the Contracts page

Back: Redirects you to the previous data-entry page

Logout: Return to the Landing Page of the application

Contracts page

(Please read through and sign all documents – these documents will still be accessible under the Documents menu item.)

Operations

View Documentation: Open contracts

Next: This is only enabled if all documents have already been opened and signed (which is only possible if you reach the end of the document) – PIN code entry page

Back: redirects you to the Insured's offer page

Logout: Return to the Landing Page of the application

Confirmation page

(Insurance has been set successfully)

Operations

Details: Opens the overview page for the relevant insurance where the detailed information is shown

Request insurance coverage for another bicycle: Open the first data-entry screen

Show details: Type of Cyber insurance, Coverage period, Insurance premium, Account Holder, Account number, E-mail address, Insurer's name, Insurance product name

End date: Redirects you to the landing page of the application

MY PROFILE

Personal data

Purpose of the function: the Personal data function enables you to obtain an overview of your personal and contact information, and to change some of the displayed data.

To go to the Personal data page: to go to the Personal data page, tap on the Personal data option in the My Profile menu.

The following information will be displayed on the page:

- Basic data
 - Profile photo (editable),
 - Family and given name.
- Contact information:
 - Email address (editable),
 - Mobile phone number,
 - Landline phone number,
 - Mailing address field group (editable).
- Editing option:
 - Profile photo (selectable),

- Email address (selectable),
- Mailing address fields group (selectable).

Operations

The “**Cancel**” button allows you to cancel any change you have made to your personal data (i.e. the changes won’t be saved) and to return to read-only mode. To save your changes, tap on the **Save** button.

Settings

Purpose of the function: you can use the Settings function to obtain an overview of your favourite system settings, and to change some of the data displayed.

The Settings function contains various settings that open new windows when you tap on them. All settings are located under Settings.

Its functions:

- Logging in, security:
- Free notifications
- Products and services
- Information and conditions

Invite your acquaintances !

Purpose of function:

In relation to the CIB Welcome Customer Referral Program promotion, you can view and share your promotional code, track the number of your approved promotional codes and the amounts credited.

Accessing the function: Settings, My Profile.

The page includes the following:

- Number of approved acquaintances (this field is not active yet)
- Total amount of credits (this field is not active yet)
- Invite an acquaintance: The promotional code is available under the "Invite your acquaintance" button.
- Terms and conditions

Language

Purpose of the function: the Language function enables you to change the language of the application from Hungarian to English and vice versa.

Logging in, security

Purpose of the function: you can use the security settings function to obtain an overview of your personal security settings, and to change some of the data displayed.

To go to the Security settings page: to access the Security settings page, tap the submenu Logging in, security in the My profile menu.

The page includes the following functions:

- change PIN,
- SCAN ID (only available on certain devices),
- Keyboard settings.
- Shuffle keyboard

Change PIN

Purpose of the function: the “Change PIN” option lets you change the PIN of the mobile device on which you are logged in.

To go to the Change PIN page: To go to the Change PIN page, tap on the Change PIN option on the Security settings opening page.

The page includes the following:

- Info message,
- Enter your current PIN in the input field (required),
- Enter your new PIN in the input field (required),
- Confirm your new PIN in the input field (required),
- **Cancel** button,
- **Update PIN** button,

Biometric identification

This function is available only on devices whose operating system supports biometric-based identification!

Purpose of the function: with the biometric-based identification function, you can switch the biometric-based identification and authorisation mode, which substitutes the use of a PIN, on or off.

To go to the SCAN ID page: To go to the SCAN ID page, tap on the SCAN ID function on the Privacy and security opening page.

The Biometric identification page includes the following:

- Info message,
- Use of biometric identification for the following functions:
 - Logging in
 - Approving transactions
- **Cancel** button,
- **Done** button.

After you confirm the activation of the Biometric identification function by tapping on the “**Done**” button, the Terms and Conditions page will appear. NOTE: This page will only appear if you have not yet accepted the terms of use.

The **Terms and Conditions** page includes the following:

- Info message,
- Terms and Conditions,
- **Back** option,
- **Disagree** option,
 - **Decline** option,
 - **Accept** option,
- **Agree** option.

Easy transfer to my account

Purpose of the function: with the “Easy transfer to my account” function, the customer can determine whether the quick book transfer option will be available. Easy transfer to my account: by activating this function, book transfers can be performed without a PIN.

The “Easy transfer to my account” page includes the following options:

- Info message,
- Easy payment is in “Off” status,
- “I accept the terms and conditions” check-box.
- Activation button Approval by entering the PIN.

Scrambled keyboard

Purpose of the function: You may use the Keyboard settings function to activate or deactivate the shuffling of the numbers on the touchscreen keypad used for entering the PIN (numerical password) within the application.

To go to the Keyboard options page: to go to the Keyboard options page, tap on the Keyboard options option on the Security settings opening page.

For security reasons, the app displays a virtual keyboard for entering the PIN. In the interest of more secure PIN entry, the app displays a so-called reshuffled keyboard for entering the PIN. The random reshuffling of the keyboard increases the security level. This function can be switched off.

The Keyboard options page includes the following:

- Info message,
- **Back** option,
- Switch on/off the shuffle keyboard

Free Notifications – „Smart notices” (Push message)

Description of the Smart notices (Push message) function: you can request a “Push message” about account movements, instant payment rejected items and bankcard transactions, or you can change or delete the activated service. The Smart notices Account monitoring and Card monitoring system guarantees the security of accounts and cards. If the owner of a retail account sends a bill to be paid from the Díjnet system to the Díjnet profile registered in the CIB Bank Mobile Application, the Bank will send a push message notification of the arrival of the bill. **Important! To use the smart notices and to receive messages in real time you need an active internet connection!**

If “Push message” request was set by the client, then “Push message” will also be sent by the system about the arrival of KPKNY and KHR documents sent by the Bank in CIB Bank Mobile Application.¹

If there is an obligation to send Smart notices (Push message), the Bank’s responsibility the Bank’s responsibility lasts from the launch from the Bank of the Smart Notices (Push message) until the arrival thereof at the data/message centre of the Service Provider associated with the device registered by the Client. The Bank does not assume any liability in relation to the non-arrival of the Smart Notices (Push message) sent by it, or for any delay thereof or content errors therein caused by third parties, and it shall not be liable for any loss or damage stemming therefrom.

To request the data services (to send Push messages), a data connection (mobile internet, wifi) must be ensured on the mobile device. The Bank does not assume any liability for the non-arrival of Smart Notices (Push message) resulting from the absence of a data connection.

Account monitoring and Card monitoring settings of the Smart notices are activated instantly.

¹ This paragraph will be effective from 03.02.2021.

Steps of the request: In the notifications menu, you must enable and accept the terms and condition for the Smart Notices Service. The service is free of charge. After accepting the terms, confirm this with your PIN or, in the case of biometric-based identification, with your biometric. After successful acceptance, you can individually select the accounts and cards available in the service for which you want to receive notifications. In the case of accounts, you can indicate debits and credits, as well as the minimum amount of transactions. The default minimum amount is HUF 500. In the case of cards, you can request notifications about card transactions, the minimum amount is HUF 500. In the case of credit cards, the notification message for the settlement date cannot be changed separately, and it will be activated automatically by enabling the card monitoring function. You can cancel the service in the Notifications menu, by disabling the Smart notices button.

You can view and manage messages by tapping the bell icon in the top right corner. Read messages can be archived. Archived messages can be moved to the recycle bin.

Notifications settings – Input page

Selecting the Notifications menu option will open the input page for Notifications Accounts and Cards.

Invoices

Account number: select the card number whose cash movements you want to be notified about.

Debits: you can request notifications about debiting transactions; for this, you can specify a minimum value limit. The value limit means an amount expressed in the currency of that account.

Credits: you can request notifications about crediting transactions; for this, you can specify a minimum value limit. The value limit means an amount expressed in the currency of that account.

Minimum value limit: you will be notified about cash movements with a value higher than the limit specified. The value limit means an amount expressed in the currency of that account. The default value limit is HUF 500

CARDS

Setting: you can select the bankcard whose transactions you want to be notified about.

Minimum value limit: you will be notified about cash movements with a value higher than the limit specified. The value limit means an amount expressed in the currency of that card.

Messages will be displayed on the notifications bar of the mobile device – with a notification sound (default message notification sound); tapping on them will launch the application and after an authenticated login, you can read the detailed content of the message. You cannot set a custom notification sound for these messages in the

application. For privacy reasons the details of the message are only available after authenticated login!

Loans

Settings: you can select the loan whose transactions you want to be notified about.

Messages will be displayed on the notifications bar of the mobile device – with a notification sound (default message notification sound); tapping on them will launch the application and after an authenticated login, you can read the detailed content of the message. You cannot set a custom notification sound for these messages in the application. For privacy reasons the details of the message are only available after authenticated login!

Products and services

Overview

Purpose of the function: the Overview function allows customers to select which accounts and products will appear in the Overview mini app (widget) on the My Profile page.

The Overview page includes the following options:

- Info message,
- Main account drop-down menu
- Main savings account drop-down menu,
- Main card drop-down menu
- Default settings reset button

Fast balance inquiry

Purpose of the function: on the Fast balance screen of the Home page you can do the following:

- Turn the Fast balance mini app (widget) on or off before login,
- Change the account whose total available balance appears on the Fast balance mini app (widget),
- Turn the (coloured, striped) graphic display of the total available balance on or off,
- Turn the numeric (amount- and currency-based) display of the total available balance on or off,

To go to the “**Fast balance settings**” page: to go to the Fast balance screen, tap on the **Fast balance** option on the Favourite settings opening page.

The Fast balance page includes the following options:

- Fast balance toggle switch,
- Set account display option,
- Select currency drop-down menu,
- Display option,
- Colour threshold option.

Transaction limits

Purpose of the function: to display the use limits associated with the app. The app contains a Monthly and a Daily transaction limit. The limit may be changed only to smaller values than the default.

Information and conditions

Purpose of the function: to provide and overview of, and to display, the Mobile app data and previous login information. Overview of the use, conditions and contracting terms of the application.

To launch the My Profile function, tap on the My Profile menu. The My Profile menu will now open, with the following items:

Terms and Conditions

The **Terms and Conditions** page includes the following:

- Info message,
- Terms and Conditions pertaining to the CIB Bank mobile application,
- **Back** option.

Application info

The **Application info** page includes the following:

- Application's name
- Version number
- Version date
- Operating system of the device
- Date of last login
- **Back** option.

GDPR Data protection declaration

Purpose of this feature: Filling the privacy statement, the customer can accept or reject how AND for what purposes CIB Bank Zrt uses these data. You can change your answers any time through the mobile app. You can find the completed statement in the documents.

The **Data protection declaration** page includes the following:

- Designation of declaration
- Value of previously provided declarations
- Edit button used for viewing the Full declaration or for modifying the values of previously provided declarations.
- **Back** option.

The following Privacy Statements can be accepted or rejected.

- Do you agree on recording any telephone conversions between you and the bank?
- Do you agree to contact you in non postal way (e.g. mobile phone, e-mail)?
- Do you agree to contact you for receivables-collection purposes in non-postal way?
- Do you agree to send you marketing messages, especially by e-mail?
- Do you agree on processing of biometric data?

You can always change your answers, you will find the GDPR document under My documents area.

MY DOCUMENTS

Purpose of the function: the bank's communication to the customer, which allows you to view the confirmations of your operations, and to delete them. The messages of the last half-year (up to a maximum of 500 messages) are available for viewing, deleting or printing in pdf format and/or saving.

Process of viewing messages: your letters are displayed on the overview screen together with the date, the subject and the channel. Messages can be printed in pdf format and/or can be saved.

Receipts

The detailed confirmations of the successful and failed operations that are performed through the app and are sent for registration are automatically displayed in the Mailbox - Confirmations function.

Contracts

The Contract documents of successful and unsuccessful contract operations performed with the app and sent for registration are automatically displayed in the Contracts function of the Mailbox.

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

Statements

Use the “Statements” tab to view your monthly current account statements and annual statement of fees. A merchant’s summary statement of turnover and payments is available to small enterprises. The last 18 monthly statement is available.

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.

“Review - Favourite account” mini app

Available balance: displays the balance of the selected account, increased by the authorised overdraft limit and reduced by any blocked amounts.

Overdraft: shows the credit limit that increases the available balance, specified by the Bank in a contract and kept available on the given account.

Blocked amount: shows the pending transactions reducing the available balance, which have been registered by the Bank, but will be executed at a later date (e.g. card

payments, foreign currency transfers or direct debits). No data is displayed here if there are no blocked funds on the selected bank account at the time of the inquiry.

Operations

Go to favourite account: this button opens the Main Account.

“Favourite card” mini app

In this function, only a credit card may be selected.

Available balance: displays the balance of the selected credit card, increased by the authorised overdraft limit and reduced by any blocked amounts.

Available overdraft: shows the credit limit available, specified by the Bank in a contract and kept available on the given account.

Blocked amount: shows the pending transactions reducing the available balance, which have been registered by the Bank, but will be executed at a later date (e.g. card payments, foreign currency transfers or direct debits). No data is displayed here if there are no blocked funds on the selected bank account at the time of the inquiry.

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.

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 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 paid 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.