

CIB BANK ONLINE

USER MANUAL

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CIB Bank Online service

CIB Bank Zrt. (hereinafter: “the Bank”) provides electronic services via its Hungarian and English language websites, which makes it possible for Users to perform banking transactions and utilize auxiliary services, subject to the relevant authorisation. 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.

Use of the service

When using the service, you can choose from the following password generating devices.

We kindly inform you that from 14th of September 2019 you cannot perform transactions requiring signature/approval with CIB MobilToken / Easy token / Token password generator device authentication method. Only log in and enquiry functions will be available with these devices.

Password generators

CIB Hard Token



The CIB Hard Token is a physical password generator that creates a single-use password, which serves as a security code for logging in to CIB Internet-based electronic services (CIB Internet Bank, CIB Bank Online) and the eBroker service, and for the approval of operations that require signature. The CIB Hard Token can be used after entering the personal 4-digit code set by the user at the time of the request. The six-digit number generated by the CIB Hard Token, that is the password generated by the CIB Hard Token. To log in and to approve operations that require signature, a different code must be used each time.

#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 CIB Bank's Internet-based Electronic Services (CIB Internet Bank, CIB Bank Online, CIB Bank Mobilapplication) and the eBroker service, and for the approval of operations that require signature.

User ID and token generated 6 digit number, the token generated password is seen on CIB Mobilapplication screen with the opening of #withKEY token function. To log in and approval of operations a different code must be used each time.

Token



The Token is a PIN code-protected password generating device, which creates a single-use password. The password serves as a security code for logging in to CIB Bank's Internet-based Electronic Services (CIB Internet Bank, CIB Bank Online, mobilCIB) and the eBroker service. To log in a different code must be used each time.

From 14th of September 2019 you cannot perform transactions requiring signature/approval with this token generator device.

Easy Token



The Easy Token is a PIN code-protected password generating device, which creates a single-use password. The password serves as a security code for logging in to CIB Bank's Internet-based Electronic Services (CIB Internet Bank, CIB Bank Online, CIB Bank Mobilapplication) and the eBroker service. From 14th of September 2019 you cannot perform transactions requiring signature/approval with this token generator device.

After pressing the button on the Easy Token device, a six-digit number, i.e. the password, generated by the Token appears on the screen. To log in a different code must be used each time.

CIB mobilToken



CIB mobilToken is a PIN code-protected password generating application, which creates a single-use password. The password serves as a security code for logging in to CIB Bank's Internet-based Electronic Services (CIB Internet Bank, CIB Bank Online, mobilCIB) and the eBroker service. From 14th of September 2019 you cannot perform transactions requiring signature/approval with this token generator device.

Supported mobile operating systems for the CIB mobilToken*:

- An Android 1.6 operating system or higher (mobile, tablet),
- An iOS 4.3.0 operating system or higher (iPhone, iPad),
- A Windows Phone 7.0 operating system or higher

*Limited availability for Blackberry and Java2 ME (MIDP 2.0 and CLDC 1.1) operating systems.

The CIB mobilToken can be downloaded from app store of the corresponding operation system or from the URLs on CIB Bank's website (www.cib.hu/token). Do not use any CIB mobilToken application that is from an unknown source!

You need Internet access (mobile internet, Wi-Fi) to use certain functions of the mobilToken. Data roaming abroad ("Roaming") may involve additional costs and result in a significant increase of your mobile phone bill; therefore, we recommend that you use the CIB mobilToken application while abroad using free Wi-Fi services available.

If the User uses the CIB Internet Bank, CIB Bank Online, logging in to the systems takes place with identical user identification.

The signature code used for approving operations that require signature is also the same in the case of #withKEY Token-based identification.

Token generated unique 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.

You can find further information on password-generating tools at this URL: www.cib.hu/token.

Logging in to the Internet Bank with the various password generating devices and your normal password

User ID:

- In case of using the CIB Hard Token, WithKEY Token, Easy Token, mobilToken or Token for identification, the 8-digit sequence that identifies the User when logging in to the system.

Password:

- In case of using the CIB Hard Token, WithKEY Token, mobilToken, or Token for identification, the 6-character numerical single-use password generated by the Token device.

- In case of using the Easy Token for identification, the 6-character numerical single-use password generated by the Easy Token device, and the password needed for logging in that is a series of at least 6 but not more than 14 characters, which has to contain at least one letter and one number, but cannot contain any spaces or accentuated letters.

Logging in to the CIB Bank Online system for the first time

Users who don't have an agreement concluded in a branch to use CIB Bank Online yet can log in to the CIB Bank Online banking system with the existing User ID and the single-use password generated by the Token device. The agreement on using CIB Bank Online is made upon logging in to the system for the first time, with the help of the single-use password generated by the Token device.

Users who already have an agreement concluded in a branch to use CIB Bank Online can log in to the CIB Bank Online banking system by entering the User ID made available to them when signing the agreement and the single-use password generated by the Token device.

If you would like to utilise the service on behalf of multiple customers (in case of private individuals), you can request to use the same User ID.

In the case of identification with a CIB Hard Token

Log in to the CIB Bank Online system is done with a numeric User ID made available at the time of the contract and the unique password generated by CIB Hard Token.

- 1) After the start of CIB Bank Online, enter on the log in screen the 8-digit User ID, which is contained in the "User Annex" document attached to the contract.
- 2) Switch on the CIB Hard Token by clicking on "OK", then enter the previously set 4-digit PIN and press "OK" again.
- 3) If you have successfully entered the PIN and you see SELECT on the screen, press button 1 (Login) to generate a 6-character unique code.
- 4) Enter the code in the "Token generated password" field on the CIB Bank Online log in screen.
- 5) Push the "Login" button!

In the case of identification with #withKEY token

Log in to the CIB Bank Online done with a numeric User ID and the unique password generated by #withKEY token function built into the CIB Bank Mobile App.

- 1) Log in to the #withKEY function on the CIB Bank Mobile App on the opening screen and enter your PIN code.
- 2) Enter on the CIB Bank Online log in screen the 8 digit User Id and the unique #withKEY password presented in the CIB Bank Mobile App #withKEY function and
- 3) Click on the CIB Bank Online's Log in button.

If your mobile device is suitable for biometric authentication, CIB Bank Mobile App allows you to identify yourself with biometric (e.g. fingerprint) authentication, otherwise you may use a PIN code to log in.

In case of identification with Easy Token:

Users who already have an agreement to use CIB Bank Online can log in to the CIB Bank Online banking system by entering the numerical User ID and password made available to them when signing the agreement. The Bank sends the User the first log-in password in a text message to the domestic mobile number provided when making the agreement.

After entering the User ID and the password sent by the Bank in the text message, the single-use password generated by the Easy Token has to be entered on the log-in screen of CIB Bank Online. After logging in, the password received via the text message must be changed.

Signature code generation for transaction approval

CIB Hard Token, #withKEY token generator device generated one-time signature code:6 digit, numeric, one-time signature code generated by a password generator device.

In case of CIB Hard Token:

- 1) Via CIB Bank Online enter transaction data and click on Next button.
- 2) Signature code input screen is presented
- 3) Switch on the CIB Hard Token by pressing the "OK" button, then enter the 4-digit PIN code previously set and press the "OK" button again.
 - a. In case of Pay someone order
 - i. If you entered the PIN code successfully and you see the SELECT label on the Hard Token screen, press the button 3 (Pay).
 - ii. After pushing on CIB Hard token OK button a numbered input field is presented. In the first (1) input field enter the highlighted, last 4 digit of the account number and push OK. 2nd input field is presented, enter the highlighted transaction amount (without decimals) and push OK. A 3rd input field is presented, please leave it empty and push OK.
 - iii. The token displays the code which has to be typed into the 'Password generated by the token' field.
 - b. In case of Other functions (e.g. transfer to myself)
 - i. If you entered the PIN code successfully and you see the SELECT label on the Hard Token screen, press the button 1 (Login).
 - ii. On the CIB Hard Token after pushing the OK button an input field is presented. Press button 1 (Login) to generate a 6-digit unique code.
 - iii. The token displays the code which has to be typed into the 'Password generated by the token' field.
- 4) Finally choose the Approve/Okay option on the online platform which signs the transaction!

In case of #withKEY token:

If you use CIB Bank Online and CIB Bank Mobilapplication on different devices the transaction confirmation steps are the following:

- 1) Via CIB Bank Online enter transaction data and click on Next button. Signature code input screen is presented on the confirmation screen.
- 2) In case of Pay someone order
 - a. QR code is presented on confirmation screen
 - b. Start your CIB Bank Mobilapplication and log in to the #withKEY function on the CIB Bank Mobile App opening screen and enter your PIN code and push Scan QR code function
 - c. Scan with your mobile the QR code presented in CIB Bank Online confirmaton screen
 - d. After scanning QR code give your PIN-code in CIB Bank Mobilapplication.
 - e. With successful PIN code registration transaction confirmation is done.
- 3) In case of Other functions (e.g. transfer to myself)
 - a. Start your CIB Bank Mobilapplication
 - b. Log in to the #withKEY function on the CIB Bank Mobile App on the opening screen and enter your PIN code Enter the #withKEY password presented in WithKEY function of the CIB Bank Mobilapplication to the CIB Bank Online token generate password field
 - c. After registering the signatory code, push OK button.
 - d. With successful #WithKEY password registration transaction confirmation is done.

If you use CIB Bank Online and CIB Bank Mobilapplication on the same device the transaction confirmation happens with a push messeges:

- 1) Via CIB Bank Online enter transaction data and click on Next button.
- 2) Signature code input screen is presented ont he confirmation screen
- 3) The token generated signature code needed to execute the order has been sent to you in a push message to the CIB Bank Mobile App
- 4) Please enter the password generated by the Hard Token or the token generated signature code sent in the push message in order to execute the transaction!
- 5) After entering the token generated signature code please click on the OK button for transaction confirmation

Recommended minimum technical requirements

- PC or Mac: a Windows 10/8/7 or MAC OS X operating system
- Browser: Internet Explorer version 11.0, Firefox 48.0, or Chrome 58.0 or higher
- Internet connection,
- A screen resolution of 1024*768,
- Supported mobile operating systems: Google Android, Apple iOS and Windows Phone
- An Android 4.1 or higher operating system (minimum display resolution: 480x800 pixels),
- An iPhone, iPad iOS 9.0 or higher operating system
- A Windows Phone 8 or higher operating system.

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. (Any items entered on the screen but not sent to the Bank prior to the automatic log-out will be cancelled.)

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.
- 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 (#withKEY Token).
- Please keep your user ID and PIN confidential (#withKEY Token)! 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 Online system, always tap on the Log-out button.
- Do not modify the manufacturer's operating system of your mobile device (in case of using a tablet or smart phone) and do not install any apps of unknown origin on the device.

Range of services

SMART LOGIN

For logins initiated after 04.08.2018, you can set up the Smart Login function. After the setting is completed, you can log in to the CIB Bank Online platform without submitting a #withKEY token password. Click on the “Send push” button on the login screen, open the message you receive on your mobile phone, then enter the PIN code. After entering the code, you will be logged in to the CIB Bank Online automatically in a few seconds.

Purpose of the function: Provides easy, secure login to CIB Bank Online.

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 logging in.

“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.

Operations

New favourite: opens the Add new favourite page, if no favourite is selected yet.

Next: validates the input data. If any of the required fields have been filled out incorrectly, an error message appears.

PROPOSALS

My offers – Personalised offers

Purpose of the function: an overview of products and 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.

INVOICES

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** button 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 my account

The “Transfer to my account” (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.

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.

Transfer to my account – 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 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.
- **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 my account – 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 my account – Authorisation page

Approve the order. 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. 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 logging in successfully, this function becomes available in the Orders – Transfer to someone menu when you touch the Transfer to someone Icon.

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 owner (Beneficiary icon): lists your existing beneficiaries.

Recent: shows the list of the most recent orders (after clicking on the Contact icon).

Operations

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

Recent (after clicking 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 (Beneficiary 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 code generated by the Token only needs to be submitted 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/ secondary account identifier:

Input 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 / secondary 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. Format 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):** Hungarian mobile number can be registered. 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,
- the amount and
- currency.

Operations

Copy: (next to the most recent payment): opens the Input page, which has already been filled out with the information copied 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 is 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).

- **Account number** field (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:
- **Account holder** (input, text): here you can enter the beneficiary's family and given name. Obligatory if the transaction is sent to an Account number. Not obligatory if the transaction is sent to a secondary account identifier.
- Account identifier:
 - **Account number** field (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, numerical):** 8 or 11 character sequence of numbers (ie. 12345678 or 12345678-1-22)

- **Tax ID (input):** 10 character sequence of numbers (ie. 1234567890)
- **Mobile Number (input):** a mobile number can be recorded with and EEA country code +sign, country code, -sign and a mobile number (ie. +36-301234567)
- **Email:** at least one character, „@” sign and „.” character must be entered

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.
- **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. This date 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 in HUF value date cannot be added.
- **ID and type of transferor:** data identifying the person or organisation making the transfer that may help the beneficiary identify the transferor. 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 question: 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.

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.

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 on the source account to cover the transfer amount, taking a potential change of exchange rates into account (and funds to cover bank charges and costs on the selected commission account).
- execution is not possible for part of the given Transfer amount.

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 Business 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.

1.1.1.1.1.1 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).

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 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: this will return you to the Homepage.

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 performance (FX date) default T + 1 (normal). The amount of the order accepted by the Bank will be debited on the given day of performance, 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.

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

Assumption of foreign bank charges 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.

FX transfer to my account

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.

FX transfer to my account – 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 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.

FX transfer to my account – 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.

FX 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.

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 top-up 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

You can only top up the subscriber card pertaining to one phone number with a transaction. 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.

Top-up amount (Amount, HUF): select from the top-up 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.

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.

List of orders

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

By tapping on the **List of orders** 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:** scheduled date of payment.
- **Payee:** name of beneficiary.
- **Amount:** amount and currency of the payment.
- **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** View, Copy, Send to email, Filter, Select all

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.

Purpose of the function: here you can view a list of your forint-payment beneficiaries and data relating to your customers. This function is useful in that it allows you to conduct your transactions with these beneficiaries by saving their transaction-related data. 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 code generated by the Token.

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, Comment, Add photo to beneficiary

Editing a beneficiary: the following data may be changed: Beneficiary’s name, Beneficiary’s nickname, Account number, Comment, Add photo to beneficiary

Deleting a beneficiary: allows you to delete a payee (Beneficiary’s name, Beneficiary’s nickname, Account number, Comment, Add photo to beneficiary).

Add new beneficiary

- **Beneficiary name:** partner name
- **Beneficiary nickname:** beneficiary short name

Operations

Account number / secondary account identifier registration:

- **Account number / secondary 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. Format 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):** Hunarian mobile number can be registered. 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

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 Online.

Conditions for fulfilling the invoice management:

- successful registration (as a result, invoices are automatically transferred to the CIB Bank Online interface),

- 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

Input screen

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

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

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

Default account number (required, 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.

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

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

Push buttons

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

Díjnet ID this will redirect you to the Díjnet website

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

Confirmation screen

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

Díjnet - after the first successful registration

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

The registrations recorded so far will be displayed on the screen, where you can check the entered data, as follows:

- Registration name
- Default account number
- Díjnet ID

Push buttons

New registration: you can enter a new registration as detailed above

Payment: payment of an active invoice

Details: you can modify a previously recorded registration (registration name and account number)

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

Díjnet invoice management

Overview screen

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

View invoice details:

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

- Invoice issue date
- Invoice payment deadline
- Status

Push buttons

Next: this will start the payment of the selected invoice

Reject: following rejection, the selected invoice will be re-transferred to the Díjnet website

Cancel: interrupts the process.

Invoice management screen

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

- Name of service provider
- Payment deadline
- Amount of the invoice (HUF)
- Continue (optionable)
- Back

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 Online interface, you must resubmit it from the www.dijnet.hu website 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 Díjnet system with a 'Value-Dated Payment' status.
- **Cancel value-dated payment:** You can cancel your value-dated payment order no later than the day before the payment date. In this case the invoice will be re-assigned "Received" status.

Sign now: The selected operation is completed.

Push buttons

Back: this will take you back to the Dijnnet invoices screen.

Sign now: the selected operation is completed.

Show Details: Daily, monthly limits, date of invoice, payment deadline and announcements can be viewed here.

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.

Show Details: Daily, monthly limits, date of invoice, payment deadline and announcements can be viewed here.

View confirmation: you can view the confirmation document of the paid invoice in a new window.

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** button 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 the 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 the 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.

Debt payment – Transfer to my account

Under the menu Debt payment, 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 the code generated by the Token. 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

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. 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 or CIB Online, 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 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.

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,8
- 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: withSAVE account overview

The page consists of the following elements:

- withSave account overview,

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 contracts. 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 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

Purpose of the function: overview of the contract 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 specified in the loan agreement.

Loan type: the type of the loan specified in the contract.

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. Filter is the second icon on the right side, above the list of funds. You can use it to switch the filter on and off.

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 3 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.

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 or to view the details of the fund, such as fund composition or geographic and industry exposure.

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 month and transaction direction, displaying the amounts converted to forint. Under the graph, your investment unit orders will be listed in chronological order, in three views: Executable Orders, Executed Orders, and Rejected Orders. 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 changes 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:
- Products and services
- Information 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 password (in case of Easy Token).

Changing password if using the Easy Token

Purpose of the function: the Change password option lets you change the password with which you are logged in.

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 code generated by a Token device.

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 code generated by a Token device).

Free notifications

„Smart Notices” (Push message) – Only if the CIB Bank Mobile App is used as well!

Description of the Smart notices (Push message) function: you can request a “Push message” about account movements 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 Client has set a “Push message” request, the system will also send a “Push message” about the receipt of the document sent by the Bank related to KPKNY and KHR in CIB Bank Online. 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 Online, 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 you use CIB Internet Bank as well, transaction confirmation code is sent via Smart Notices. Smart Notices for transaction confirmation automatically added if you have CIB Bank Mobilapplicatio without prior for the service.

If there is an obligation to send Smart Notices (Push message), the Bank’s responsibility lasts from the launch of the Smart Notices (Push message) from the Bank 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.

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.

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

Information and conditions

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

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.

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.

MAILBOX

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 mailbox 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.

The notification and information letter sent by the Bank related to KPKNY and KHR are also available here.

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.

Confirmations

The detailed confirmations of successful and failed operations that are sent for registration and are performed in the system and on the Online surface are automatically displayed in the Confirmations function of the Mailbox.

Contracts

The Contract documents of successful and unsuccessful contract operations that are sent for registration and are performed in the CIB Bank Online system and on the Online surface 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.

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.

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

