

CIB BANK ONLINE

USER MANUAL

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CIB Bank Online service

CIB Bank Zrt. (hereinafter: Bank) provides electronic services in Hungarian and English on the Hungarian and English versions of its website, which, depending on the requested authorisation, allow Users to perform banking transactions and use additional services via the Internet.

The Bank offers several service packages. The types and contents of the service packages are listed in the appendix entitled "Service Packages and List of Functions" attached to the User Manual.

Conditions for using the service

The service is available to private individuals, sole traders and businesses, as well as other organisations with a bank account and/or investment service agreement with CIB Bank, and to private individuals with a settlement account (shopping card account and/or credit card account).

Using the service

When using the service, you can choose from the following methods of identification using password-generating devices.

Please note that after September 14, 2019, you won't be able to use Easy Token, CIB mobilToken, or Token devices to sign/approve transactions. These devices will only be good for logging in and checking info.

Password generator devices

After September 14, 2019, only CIB Hard Token or #withKEY token can be requested as password generating devices. CIB Hard Token can only be requested at a bank branch. #withKEY token (CIB Bank Mobile Application) can be requested at a bank branch or via CIB24 Telephone Customer Service.

CIB Hard Token



The CIB Hard Token is a physical password generator that provides a one-time password, which serves as a security code for logging into CIB Internet-based electronic services (CIB Internet Bank, CIB Bank Online) and the eBroker service, and for approving transactions that require a signature. The CIB Hard Token can be used after entering a 4-digit personal code set by the user upon request (login).

#withKEY token

The #withKEY token is a password generator built into the CIB Bank Mobile App that generates a one-time password that serves as a security code for logging into CIB Internet-based electronic services (, e.g., CIB Bank Online) and approving transactions that require a signature.

When you open the CIB Bank Mobile App and press the #withKEY token button, the screen will display your user ID (customer ID) and the six-digit number generated by the token, i.e. the password generated by the token. A different code must always be used to log in and approve transactions requiring a signature. The 6-digit number generated by the CIB Hard Token is the password. A different code must be used each time to log in and approve transactions that require a signature.

Token



The Token is a PIN-protected password generator that provides a one-time password that serves as a security code for logging into CIB Internet-based electronic services (CIB Internet Bank, CIB Bank Online) and the eBroker service. A different code must always be used to log in. After September 14, 2019, this device cannot be used to perform transactions requiring a signature/approval.

Easy Token



Easy Token is a password generator device that provides a one-time password that serves as a security code for logging into CIB Internet-based electronic services (CIB Internet Bank, CIB Bank Online) and the eBroker service.

After pressing the button on the Easy Token device, the six-digit number generated by the Token, i.e. the password generated by the Token, is displayed on the screen. A different code must always be used to log in. After September 14, 2019, no operations requiring signature/approval can be performed with this device.

CIB mobilToken



CIB mobilToken is a PIN-protected password generator mobile application that provides a one-time password. The password serves as a security code for logging into CIB Internet-based electronic services (CIB Internet Bank, CIB Bank Online) and the eBroker service. A different code must always be used to log in.

After September 14, 2019, you won't be able to use this tool to sign/approve transactions.

For more information on password generator devices, visit www.cib.hu/token .

Supported mobile operating systems on which CIB mobilToken is available*:

- Android operating system 1.6 or later (phone, tablet),

- iOS operating system 4.3.0 or later (iPhone, iPad),
- Windows Phone operating system 7.0 or later.

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

CIB mobilToken can be downloaded from the app store corresponding to your operating system or from the links available on the CIB Bank website (www.cib.hu/token). Do not use CIB mobilToken applications from unknown sources.

An active internet connection (mobile internet/Wi-Fi) is required to use certain functions of mobilToken. Mobile data roaming abroad, or "roaming," can result in significant increases in charges and additional costs on your mobile bill, so we recommend using a local, free Wi-Fi network when abroad.

Unique password generated by the token:

A 6-character, numeric, single-use password generated by the #withKEY Token function.

Signature code for approving transactions that require a signature:

A 6-character, numeric, single-use password generated by the #withKEY Token function.

For more information about password generators, visit www.cib.hu/token .

How to log in to CIB Bank Online using password generators and normal passwords

User ID:

- CIB Hard Token, mobilToken, #withKEY Token Token, Easy Token, in the case of identification with a device, an 8-digit character string that identifies the User when logging into the system.

Password generated by token:

- CIB Hard Token and #withKEY Token Token, mobilToken, in the case of identification using a device, a single-use, 6-character, numeric password generated by the Token device.
- In the case of identification using Easy Token, a one-time, 6-character, numeric password generated by the Easy Token device, as well as the password required for login, which is a character string without accents or spaces, with a minimum of 6 and a maximum of 14 characters, and must contain at least one letter and one number.

First login to the CIB Bank Online system

CIB Bank Online channel contact details:

<https://www.cib.hu/>
<https://online.cib.hu/web/logon>

Users who use the CIB Bank Mobile Application version 8.1.345 or later can access the CIB Bank Online channel at <http://cibbankonline.cib.hu/>.

Users who do not have a contract for CIB Bank Online concluded at a bank branch can log in to the CIB Bank Online banking system using their existing user ID and the one-time password generated by the token device. The contract for CIB Bank Online is concluded upon first login. The contract is concluded using the one-time password generated by the Token device.

For users who have a contract for CIB Bank Online concluded at a bank branch, access to the CIB Bank Online banking system is provided using the User ID provided at the time of concluding the contract and the one-time password generated by the Token device.

If you wish to use the service on behalf of several customers (in the case of private individuals), you may request the use of the same User ID.

In the case of identification with a CIB Hard Token

You can log in to the CIB Bank Online system using the numeric User ID provided to you when you signed the contract and the unique password generated by the CIB Hard Token.

- 1) After launching CIB Bank Online, enter the 8-digit User ID provided in the User Appendix to the contract on the login screen.
- 2) Turn on the CIB Hard Token device by pressing the "OK" button, then enter the previously set 4-digit PIN code and press the "OK" button again!
- 3) If you have successfully entered the PIN code and see the word SELECT on the screen, press the 1 button (Login) to generate a 6-digit unique code!
- 4) Enter the code in the "Password generated by token" field on the CIB Bank Online login screen.
- 5) Click on the "Login" button!

#withKEY token identification

You can log in to the CIB Bank Online system using your numeric user ID and the one-time password generated by the #withKEY token built into the CIB Bank Mobile App.

- 1) Enter your PIN code by selecting the #withKEY function on the CIB Bank Mobile App home screen.
- 2) On the CIB Bank Online login screen, enter your 8-character user ID (customer ID) displayed in the #withKEY function of the CIB Bank Mobile App and your unique #withKEY password.
- 3) Click on the CIB Bank Online Login button.

If your device is compatible, you can also use biometric identification (e.g. fingerprint) via the CIB Bank Mobile App; otherwise, you will need to use a PIN code to log in.

Identification with Easy Token:

Users who have a CIB Bank Online contract can log in to the CIB Bank Online banking system using the numeric user ID and password provided at the time of signing the contract. The Bank will send the first login password to the user via SMS to the domestic mobile phone number provided at the time of signing the contract.

After entering the User ID and the password sent by the Bank via SMS, the one-time password generated by Easy Token must be entered on the CIB Bank Online login screen, and the password received via SMS must be changed after logging in.

Generating a signature code to approve transactions requiring a signature:

Single-use signature code generated by the CIB Hard Token or #withKEY token device: a 6-character, numeric, single-use signature code generated by the password generator device.

When using CIB Hard Token:

- 1) Enter your order details in CIB Bank Online and click on the Continue button.
- 2) After clicking on the Continue button, the signature code entry screen will appear.
- 3) Activate the CIB Hard Token device by pressing the OK button, then enter the 4-digit PIN code you set earlier and press the OK button again!
 - a. In the case of a transfer
 - i. Once you have successfully entered your PIN code and the SELECT message appears on the screen, press the 3 button (Pay)!
 - ii. After pressing the OK button on the CIB Hard Token device, an input field marked with a serial number will appear. Enter the last 4 digits of the account number marked on the interface in the first (1) input field, highlighted in a different color, then click the OK button. The second (2) input field will appear, where you must enter the amount to be sent (without decimal places), highlighted in a different color, as indicated on the interface. After pressing the OK button, a third (3) input field will appear. Please leave it blank and press the OK button.
 - iii. The token will then display the signature code to be entered in the password field generated by the token.
 - b. For other operations requiring a signature (e.g., transfer orders)
 - i. After entering your PIN code, press the OK button and the word SELECT will appear on the screen.
 - ii. Press the 1 button (Login) to generate a 6-digit unique code.
 - iii. The token will then display the signature code to be entered in the password field generated by the token.
- 4) Finally, select the Approve/OK option on the online interface to sign the transaction!

When using the #withKEY token:

If you are using CIB Bank Online on a device other than the one on which the CIB Bank Mobile App is installed, approval is carried out in the following steps:

- 1) Enter your order details on the CIB Bank Online interface, then click the Continue button on the summary screen to proceed to the confirmation page.
- 2) For transfer orders
 - a. The QR code will appear on the order confirmation page.
 - b. Launch the CIB Bank Mobile App on your mobile phone, select the #withKEY function on the home screen, and choose the option to scan the QR code.

- c. Scan the QR code displayed on the CIB Bank Online interface using your device's camera.
 - d. After scanning the QR code in the CIB Bank Mobile App, enter your PIN code.
 - e. Once you have successfully entered your PIN code, the transaction will be authenticated.
- 3) For other operations requiring a signature (e.g., transfers)
 - a. The page requesting the #withKEY code will appear on the order confirmation page.
 - b. Launch the CIB Bank Mobile App on your mobile phone and access the #withKEY function on the home screen.
 - c. Enter the #WithKEY password displayed in the #withKEY function of the CIB Bank Mobile App on the CIB Bank Online interface.
 - d. After successfully entering the #WithKEY password, the transaction will be successfully authenticated.

If you use CIB Bank Online on the same device on which the CIB Bank Mobile App is installed, transactions are approved via push notification:

- 1) Enter your order details on the CIB Bank Online interface.
- 2) Click on the Continue button on the summary screen to proceed to the confirmation page.
- 3) "The signature code required to execute the order has been sent to your mobile phone in the form of a push message.
- 4) Enter the signature code contained in the push message sent to your mobile phone via the CIB Mobile app in the "Token-generated password" field.
- 5) After entering the signature code, click OK to send the order to the bank.

Recommended minimum technical requirements

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

Security

What the Bank's system offers:

- To prevent unauthorized access, if you do not use the system for several minutes, you will be automatically logged out (any items recorded on the screen but not yet sent to the Bank will be lost in this case).

What we ask of you to minimize security risks:

- Use a secure internet connection. Do not connect to unknown, unprotected WiFi networks.
- Do not enter your date of birth or other easily guessable and characteristic number sequences as your PIN code (#withKEY Token).

- Please keep your user ID and PIN code secret (#withKEY Token)! Make sure that no one is watching you when you enter your PIN code, and do not disclose it to anyone under any circumstances. If you feel that your PIN code has fallen into the hands of unauthorized persons, change it immediately in the application. If you notice that your mobile device has been stolen or lost, immediately block it by calling CIB24 Customer Service (+36 1 4 242 242) or in person at any of our bank branches.
- After completing any transactions on the CIB Bank Online interface, always click on the Logout button.
- Please do not modify the factory operating system of your mobile device (tablet, smartphone) and do not install applications from unknown sources on your device.

Range of services

SMART LOGIN

If you log in after August 4, 2018, you can set up Smart Login. Once set up, you can log in to CIB Bank Online without entering your #withKEY token password. On the login screen, click on the 'Send Push' button, then click on the message received on your mobile phone and enter your PIN code. After entering the code, CIB Bank Online will automatically log you in within a few seconds.

Purpose of the function: To provide simple, secure access to CIB Bank Online.

HOME PAGE

Purpose of the function: Provides access to your favorite account overview, a short list of recent transactions on your main account, and allows you to initiate Quick Payments to your trusted beneficiaries and view the exchange rates offered by the Bank. The Control Panel provides access to the Main Menu and, using the Search module, allows you to search directly for other functions and display commercial content. The Bank's general contact details can be found at the bottom of the home page.

The Home page is accessible after logging in.

If the logged-in user has pending qvik requests, a pop-up message will alert the user to this fact, and the user can choose from the following buttons:

- Cancel
- View qvik requests – clicking this button will redirect the user to the "Received" list of the qvik request function.
- X button

"Main account" mini application

Nickname and IBAN account number: Displays the account nickname and the IBAN account number.

Available balance: Displays the available balance of the selected account, increased by the approved current account overdraft limit and reduced by blocked amounts.

Account balance: Displays the balance of the selected account.

Blocked amount: Displays pending transactions that reduce the available balance, which have been pre-authorized by the bank but will be completed later (e.g. card payments, foreign currency transfers, or direct debit orders). No data is shown if there is no blocked amount on the selected bank account at the time of the query. Amounts marked as blocked can no longer be released by either you or the bank.

Transactions

Share IBAN: You can share the IBAN account number and account holder name by clicking on the share button.

Hide data button (eye icon): By clicking on this button, you can hide the data and replace it with asterisks.

3 dots (menu):

- o Details: This button navigates to the account details.
- o Change favorite account: Navigates to the settings, where the favorite account can be modified (if the user has multiple accounts).
- o Copy account information: Allows copying the account number in IBAN format and sharing the account holder's name.
- o Edit nickname: Allows changing the account nickname.
- o Cards: Provides access to view the cards linked to the account.

"Main Card" mini app

Only a credit card can be selected within this feature.

Credit limit: Shows the available credit limit defined by the bank in the contract and maintained on the given account.

Available balance: Displays the balance of the selected credit card, increased by the approved credit limit and reduced by blocked amounts.

Blocked amount: Displays pending (non-reversible) transactions that reduce the available balance, which have been pre-authorized by the bank but will be completed later (e.g. card payments, foreign currency transfers, or direct debit orders). No data is displayed if there is no blocked amount on the selected bank account at the time of the query.

Data hide button (eye icon): By tapping this button, the data can be hidden and replaced with asterisks.

Transactions

Go to Cards: Navigates to the selected card.

3 dots (menu):

- o Change favorite card: Navigates to the settings, where the favorite card can be changed (if the user has multiple credit cards).
- o Edit nickname: Allows changing the card's nickname.

o Change favorite card: Navigates to the settings, where the favorite card can be changed (if the user has multiple cards).

"Main saving" mini app

Balance: Displays the balance of the selected savings account.

Copy account information: Allows copying the account number in IBAN format and sharing the account holder's name..

Transactions

Data hide button (eye icon): By tapping this button, the data can be hidden and replaced with asterisks.

Details: This button displays the details of the savings account.

Change favorite savings: Navigates to the settings, where the favorite savings account can be modified (if the user has multiple savings accounts).

Edit nickname: Allows changing the nickname of the savings account.

Copy account information: Allows copying the account number in IBAN format and sharing the account holder's name.

"Recent transactions" mini app

Recent transactions: This mini-app (widget) allows you to view the most recent transactions for the selected main account. Five transactions are available at a time.

- o **Transaction date:** shows the date on which the transaction was recorded.
- o **Transaction type:** displays the type of transaction shown.
- o **Note:** displays the note attached to the transaction.

- o **Amount and currency:** shows the amount and currency in which the transaction will be executed.

Actions

Clicking on individual transactions: if you click on a single transaction, the Transaction Details page will open.

"Transfer to favorite partners" mini application

The Transfer to Favorite Partners feature allows you to make domestic forint transfers in two simple steps, making it easy to track the transaction process at . This process begins with selecting your "favorite" beneficiary and ends with authorizing the payment and confirming the order. You can set your favorites by marking them

with a "star" in the Manage Partners menu or by adding a new favorite button in the function.

The purpose of this function is to initiate intra-bank or interbank (via the GIRO system) forint transfer orders to partners marked as favorites in a simplified and accelerated form, by entering only the amount and the message. If no favorite partner is marked, you can add one using the "new favorite" button.

Terms and conditions:

- The account to be debited must have sufficient funds to cover the transfer amount and the related bank charges.
- It is not possible to execute the given transfer in partial amounts.

Operations

New favorite: opens the Add New Favorite page if no favorite has been selected yet.

Next: validates the entered data. If any of the required fields have been filled in incorrectly, an error message will appear.

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.

ACCOUNTS

Account overview

The purpose of this feature is to provide a current and detailed statement of your financial situation. Account information is displayed with the available balance.

Quick access menu

The Quick Access menu on the Account Overview page allows you to quickly access the Account Info page for the selected account. The menu lists your accounts sorted and grouped by ownership, i.e. bank characteristics.

In the Quick Access menu, each account is displayed with an account name (or nickname, if set) and the IBAN account number. The IBAN account number can also be copied from here.

In the Quick Access menu, clicking on the details of a specific account will immediately open the Account Info page.

Current accounts mini application (widget)

The My Accounts mini application (widget) displays the account holder's accounts in card format.

Other Accounts mini application, optional (widget)

In the case of a legal relationship, the account holder's accounts are displayed here

Credits and debits - Account history

The account history of any account displayed on the Account Summary page can be viewed in the Transactions section.

Purpose of the function: displays the last 10 or any number of posted transactions for the selected account within a specified time interval. The items are displayed continuously as you scroll down the screen. Clicking on the **Show more** button displays another 10 items. The filter can be used to modify the selection as desired.

Exporting transactions

It is possible to export the displayed (filtered) transactions in .pdf or .xls format.

Filter

Transactions can be further filtered:

- Credit and debit
- Amount (lower and upper amount limits)
- Date (All, previous month, custom period)
- Type

Account info

Clicking on the Account History Information button opens the Account Info page. The Account Info page contains the following information:

- Account name (nickname) - Editable
- IBAN account number – Shareable
- Account type
- Owner
- Status
- Currency
- Annual interest rate
- Interest tax
- Health contribution
- Interest calculation date

Cards

Displays the cards associated with the account and their main details (nickname, card type, status and validity).

PAYMENTS

Transfer to myself

Purpose of the function: The Transfer function can be used to place forint and foreign currency transfer and conversion orders between your own sub-accounts or to delegated or legal representative accounts belonging to the same owner in three simple steps (input page, summary page and authorization page).

Conditions for execution:

- The user must have at least two different accounts to use this function; otherwise, an information message will alert the user to this fact.
- The account to be debited must have sufficient funds available on the day of execution.
- Partial fulfillment of a given payment order is not possible.

Date and time of execution: orders submitted will be executed in accordance with the bank's schedule and the relevant Business Regulations.

Transfer – Input page

Currency to be debited + account held in the given currency: The currency-account number combinations for which the Bank holds an account for the user are displayed (PLEASE NOTE: in the case of accounts with a negative balance, the given currency/account number to be debited will not be displayed). The most frequently used currencies are displayed first, followed by other currencies in alphabetical order. List of most frequently used currencies: HUF, EUR, USD, GBP, CHF. By default, 3 currencies are displayed on the screen. To select additional currencies, press the OTHER option.

If you have fewer than five accounts in the selected currency, you can select the desired source account by scrolling left or right. If you have more than five accounts, you can select the desired source account from a drop-down menu by clicking on the "Select another account" button.

Important:

1. If a CIB Malacpersely savings account or CIB credit card sub-account is selected as the source account, the account numbers that can be selected as the account to be credited will be automatically pre-filtered in accordance with the relevant product rules.

Currency to be credited + account held in that currency: The currency-account number combinations for which the Bank holds an account for the user are displayed (PLEASE NOTE: the account number selected above for debiting is not displayed). The most frequently used currencies are displayed first, followed

by other currencies in alphabetical order. List of most frequently used currencies: HUF, EUR, USD, GBP, CHF. By default, 3 currencies are displayed on the screen. To select additional currencies, press the OTHER option.

If you have fewer than five accounts in the selected currency, you can select the desired source account by scrolling left or right. If you have more than five accounts, you can select the desired source account from a drop-down menu by clicking on the "Select another account" button.

Important:

1. If you select a CIB Malacpersely savings account or CIB credit card sub-account as the source account, the relevant product rules will automatically filter which account numbers you can select as the account to be credited.

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

There are two types:

1. The currency of the source account and the currency of the account to be credited are the same (e.g. HUF-HUF, EUR-EUR, etc.).

Clicking on the amount will bring up a pop-up window where you can enter the amount. Clicking on the X button will display the Input screen. Only whole numbers can be entered, which are automatically separated by commas and spaces. Clicking on the CONFIRM button will select the entered amount (the CONFIRM button is only active if the specified amount is greater than 0).

2. The currency of the source account and the currency of the account to be credited are different (e.g. HUF-EUR, USD-HUF, EUR-USD, etc.).

Clicking on the amount opens a pop-up window where you can enter the amount. By default, the amount can be entered in the currency of the selected debit account, unless the debit account is a HUF account, in which case the currency of the credit account will be displayed. In cases involving currency conversion, an indicative exchange rate corresponding to the direction of the transaction is also displayed. For HUF, the amount can only be specified as a whole number, while for currencies other than HUF, the amount can be entered with decimal precision. After confirming the new entry, the calculation will immediately switch from the previously specified currency to the new currency.

- **Message (optional, maximum 140 characters):** any comments can be entered here.
- **Value date:**

1. If the currency of the source account is HUF and the currency of the account to be credited is also HUF

By default, it is filled in with the current date (which means immediate execution), and you can specify the value date of the forint transfer here if you want to specify a future execution date. Enter the date of the transfer (debiting of your account), which can be specified at the earliest for the banking day following the submission of the order (the current day can also be specified if you want to request immediate execution). This date can be specified up to one year in advance.

2. The currency of the source account or the currency of the account to be credited is different from HUF (e.g., HUF-EUR, USD-HUF, EUR-USD, EUR-EUR, etc.).

By default, it is filled in with the current date (which, in the case of currency transfers, refers to the date of submission of the order, not the date of execution), which cannot be changed (value date currency transfers cannot be specified).

Information: Displayed in conversion cases. It refers to the exchange rate and the calculated value, both of which are only estimates/informative data. For the exact exchange rate, please check the exchange rates on our bank's website:

<https://net.cib.hu/maganszemelyek/arfolyamok/arfolyamok>

Next: Active when all mandatory fields are filled in. Leads to the Summary screen.

Transfer – Summary page

Close (X): Click on the Close button and select the CONFIRM button to confirm your intention to exit. Select the CANCEL button to return to the Summary page.

Account to be debited

- Account number or account nickname to be debited
- Client name

Order details

- Amount + currency (The amount entered on the input screen is fixed in the specified currency)
- Value date
- Commission
- Same amount for conversion currency transfer orders

Beneficiary account

- Beneficiary (credit) account number or nickname
- Beneficiary name

Note: Displayed in conversion cases. Refers to the exchange rate and the calculated value, both of which are estimates/informative data only. For the exact exchange rate, please check the exchange rates on our bank's website:

<https://net.cib.hu/maganszemelyek/arfolyamok/arfolyamok>

SHOW DETAILS (drop-down list):

- Announcement
- Date
- Date of submission (in non-conversion cases)
- In conversion cases, the purchase or sale exchange rate corresponding to the direction of the order

Available buttons:

1. The currency of the source account and the currency of the account to be credited are the same (e.g. HUF-HUF, EUR-EUR, etc.)

BACK: Returns to the input screen

SAVE: Without authorization, the confirmation screen appears and the item is saved in the Order List / Pending Approval function

SIGN NOW: Pressing this button requires you to sign the order with a PIN code or biometric identification (unless the Quick Transfer function is activated in the Settings function). Takes you to the Confirmation screen.

2. The currency of the source account and the currency of the account to be credited are different (e.g. HUF-EUR, USD-HUF, EUR-USD, etc.).

BACK: Takes you back to the input screen

BUY / SELL / SIGN NOW: Press this button to sign the currency purchase/sale/conversion order with your PIN code or biometric identification (unless the Quick Transfer function is activated in the Settings function). This takes you to the Confirmation screen.

Transfer – Authorization page

Approve the order. If you have not enabled the Quick Transfer option in the Settings function, you must approve the orders.

After successfully authorizing the transfer order, you will be taken to the Confirmation page.

Transfer – Confirmation Page

Two types of confirmation screens may appear, depending on whether the item has been signed or saved on the Summary page:

1. Confirmation Page after Saving

X button: Clicking the X button will take you to the Home page (the screen that appears after logging in).

Confirmation message: Successful or Unsuccessful

Buttons:

View list of orders: Navigate to the list of orders / Pending Approval folder

New order: Navigate to the Transfer function input screen

OTHER DETAILS (drop-down list):

- Notice
- Date
- Submission date

2. Confirmation page after signing

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

Confirmation message: Successful or Unsuccessful

Authorization number: Shows the ID of the order authorization (only displayed if the order required a signature, in cases where the quick transfer function is enabled, no separate authorization is required, this field is not displayed with an empty value).

Transaction ID: Shows the ID of the submitted order.

Buttons:

View confirmation: The transaction confirmation generated for the order can be opened

New order: Navigates to the Input screen of the Transfer function

OTHER DETAILS (drop-down list):

- Announcement

- Date
- Date of submission
- Depending on the direction, purchase or sale exchange rate conversion cases

Recurring Payments

Home page:

Purpose of the function:

Function for managing regular intra-bank or interbank (via the GIRO system) HUF transfers and direct debit orders, as well as for handling received direct debit orders.

Accessing the function:

Open the main menu, open the Transfers submenu, open the Regular Orders menu item. In the lower half of the screen, you can see the regular orders associated with the selected account, which you can manage by clicking on the three-dot menu.

Regular transfer order

Purpose of the function: Viewing, sharing, deleting and modifying regular forint transfers within the bank or between banks (via the GIRO system)

Conditions for execution:

- in the event of a modification, the account to be debited must have sufficient funds on the debit date to cover the transfer amount and the related bank charges
- it is not possible to execute a partial amount of a given transfer,
- in the event of insufficient funds, the Bank will not queue the order (please note that this means that your order will not be executed if there are insufficient funds),
- the order will be executed on the basis of the first/next transfer date and the specified frequency
(e.g., if the first/next transfer date is May 5, 2023, and the frequency is monthly, the cycle date will be the 5th of each month).
- Please note that if the first day of the transfer is not a banking day (e.g., weekend), the transfer will be executed on the next banking day.

Execution date:

You may cancel (modify) the payment order on the banking day preceding the debit date, by the time specified in the Banking Hours Schedule. If you have canceled or modified your order as described above, the cancellation or modification will be immediately reflected in the banking system, and your modified transfer will be executed on the banking days specified in the frequency. Your account will be debited on the banking day specified by you. If the beneficiary has an account with another bank, in the case of a submitted regular forint transfer order, the Bank shall ensure that the amount of the transfer order is credited to the account of the beneficiary's payment service provider no later than four hours after the debit specified in the transfer order. Your account will be debited at the same time as the bank executes the transfer (value date of the debit).

Buttons, active In the case of regular transfers:

View: you can view the details of the order, including the transactions associated with the order and their details. At the bottom of the page, under the View Orders tab, you will find all items related to the order.

Modify: you can modify the details of the specified order. Clicking on the Modify button will take you to the input screen, where you will find the data you entered pre-filled, and you can modify the following.

- Beneficiary name, registered office
- Beneficiary's account number
- Amount (HUF)
- Due date
- Last payment date
- Frequency
- Message

By clicking on the Continue button, you will be taken to the summary screen, where you can check the information you have entered. Then, please scan your QR code using the #Withkey function to finalize the change.

Delete: you have the option to cancel the order. After clicking on the delete button, please approve the pop-up window and enter the one-time password generated by the #Withkey function to confirm the cancellation of the order.

Share: you can share the order confirmation document

View confirmation: you can view the confirmation document

Direct debit order provision

At the bottom of the screen, you can see the direct debit orders associated with your selected account, which you can manage by clicking on the three-dot menu.

Purpose of the function: to modify or cancel the authorization for the automatic collection of utility fees payable to service providers.

Conditions for fulfillment:

In the event of a modification, the account to be debited must have sufficient funds to cover the full utility fee and the related bank charges when the payment is due.

Date of fulfillment: in the case of termination, collections will not be made from the next banking day

In the event of a modification, the modification shall take effect from the next banking day.

Modification or cancellation of authorizations: If you modify or cancel your authorization before the close of the banking day, the change will take effect on the next banking day. If the modification or cancellation takes place after the close of the banking day, the modification will take effect on the following banking day (T+1). If you modify an authorization for which there is an item awaiting execution, please modify/cancel the order taking the above into account.

Important: If you cancel your authorization so that your order is not executed, please first cancel the order for the pending item, otherwise the pending item that has not been canceled will be executed despite the cancellation.

Buttons For group collection orders:

View: you can view the details of the order, including the transactions associated with the order and their details. At the bottom of the page, under the View Orders tab, you will find all items related to the order.

Modify: you can modify the details of the specified order. By clicking on the Modify button, you will be taken to the input screen, where the data you entered will be pre-filled and you can modify the following.

- Comment
- Order closing date
- Maximum amount
- Contribution to sharing the maximum amount with the service provider

Delete: you can cancel the order. After clicking on the delete button, please confirm the pop-up window and use the #Withkey function to enter your one-time password to confirm the cancellation of the order.

Share: you can share the order confirmation document

View confirmation: you can view the confirmation document

Accessing the function:

Open the main menu, open the Transfers submenu, open the Regular Orders submenu. By clicking on the "New direct debit" button, you will be taken to the input screen where you can enter a new direct debit authorization. By clicking on the "New regular transfer" button, you will be taken to the input screen where you can enter a new regular transfer.

The list of received direct debit items is displayed at the top of the page. You can approve or reject the received items. Orders below the value limit specified by you will be automatically executed unless you specify otherwise, until 23:59 on the day preceding the value date.

Orders above the value limit you have specified will be automatically rejected unless you specify otherwise, until 23:59 on the day before the value date.

At the bottom of the page, you can manage your active regular transfers on the right tab and your active direct debit authorizations on the left tab.

Statuses for direct debit orders:

Pending: Please exercise particular caution when the pending status is displayed. Check whether the received order is below or above the limit you specified.

If the Pending item is above the limit but you find the amount of the received order to be valid, approve it in order for the order to be executed. If an order below the limit has been received (), you do not need to take any action, as your order will be executed automatically, but if you do not consider the received order to be valid, you can reject it. You can find orders with this status under the Pending Orders or Transactions tab.

Failed: If an order exceeding the limit is not approved, or if there is insufficient coverage, the order will receive a failed status. It is not possible to re-approve an order with a failed status. You can find items with this status under the View Transactions tab.

Rejected: When an order exceeding the limit is rejected, the order is given a rejected status and is not executed. Orders with a rejected status cannot be reapproved. You can find items with this status under the View Transactions tab. You can find items with this status under the View Transactions tab.

Completed: orders that have been paid are in this status. You can find items with this status under the View Transactions tab.

Unauthorized order: If an unauthorized direct debit order is received (e.g., incorrect consumer ID), the order will not be fulfilled and will not be listed among your pending orders. If you submit a new direct debit order with the correct consumer ID, the order will be executed according to the conditions of the direct debit order.

New Regular Transfer entry screen

Purpose of the function:

to enter a permanent forint transfer within the bank or between banks (via the GIRO system) transfers from a forint account to the beneficiary, which will be executed on the given banking day, at the given frequency and amount, within the time interval specified by you within the specified time interval, on a given banking day, with a given frequency and amount.

Terms of execution:

- the first day of the transfer (execution) may be no earlier than the next banking day (for orders given on weekends, the first day may be no earlier than Tuesday),
- the order will be executed at intervals calculated based on the date of the first transfer and the specified frequency
- (e.g. if the first transfer date is 05.05.2003 and the frequency is monthly, the cycle date will be the 5th of each month).
- Please note that if the first value date of the transfer is not a banking day (e.g. weekend), the transfer will be executed on the next banking day,
- The bank account to be debited must have sufficient funds to cover the transfer amount
- and the related bank charges,
- it is not possible to execute a partial amount of the given transfer.
- in the event of insufficient funds, the Bank will not queue the order (please note that this means
- means that your order will not be executed if there is insufficient funds)
- Regular forint transfer orders to secondary account identifiers (tax number, tax identification number, email address, telephone number).

Date of execution: on the specified banking day, within the specified time interval. Your account will be debited on the banking day specified by you. If the beneficiary is a customer of our Bank, the credit will be made to the beneficiary's account on the same banking day. If the beneficiary has an account with another bank, in the case of a regular forint transfer order, the Bank ensures that the amount of the transfer order is credited to the beneficiary's payment service provider's account no later than four hours after the debit specified in the transfer order. Your account will be debited at the same time as the bank executes the transfer (value date of the debit).

Main steps for creating a transfer: You can set up a recurring transfer order from a debit account. The order recorded on the "Input screen" will appear on the "Summary screen", where you can check it. After signing, you can find information about the acceptance of the order on the "Confirmation screen".

Input screen

Account number: select the number of the account to be debited from which you wish to initiate a regular transfer. The regular transfer function also allows you to initiate regular transfers between your own accounts within the bank. Such transactions are executed in accordance with the conditions of regular transfers.

Beneficiary name, registered office (mandatory, maximum 32 characters): select or enter the name of the person to whom you wish to make the transfer. The drop-down menu contains the names of the beneficiaries you have saved using the "Partner list" function in alphabetical order. If you want to transfer money to a new partner, simply enter the new beneficiary's details.

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

Amount (HUF) (mandatory, maximum 13 characters): enter the amount you wish to transfer. The amount entered must be in Hungarian forints and can only be a whole number. It will be automatically split when you move on to the next field.

Message: (mandatory, maximum 52 characters): enter the desired message.

Frequency (mandatory): specify the date of the transfers to be executed between the first and last execution dates by clicking on the option that corresponds to your needs from the list (daily, weekly, biweekly, monthly, quarterly, semi-annually, annually).

First transfer date (mandatory): the earliest date on which the first transfer is to be executed based on the transfer order; this may be the calendar day following the date of registration (except in the case of orders placed on weekends, when the first day may be Tuesday).

Last transfer date (optional): the date of the last transfer to be executed on the basis of the transfer order, which may not be earlier than the date of the first transfer and is independent of the last due date calculated on the basis of the frequency. This field is not mandatory; in this case, the transfer order is valid until revoked.

Granting a direct debit authorization

Purpose of the function: to grant authorization for the automatic collection of utility fees payable to service providers.

Conditions for fulfillment:

the account to be debited must have sufficient funds to cover the full utility bill and the related bank charges on the due date.

Date of execution: the authorization can be given at the earliest on the next banking day (in the case of orders given on weekends, no earlier than Tuesday), which the Bank records and transmits electronically to the service provider via its bank. If the service provider accepts the item, the authorization takes effect.

Steps for preparing an authorization: You can initiate an authorization for the forint account to be debited. The details of the authorization recorded on the "Input screen" will appear on the "Summary screen", where you can check them. You will then need to enter a one-time password using the #Withkey function. After confirming and signing the acceptance of the order for execution, you can view the information on the "Confirmation screen".

Input screen

TIP:

- The latest utility bill sent by the service provider will help you fill out the authorization order utility bill sent by the service provider .
- You can also give authorization in the name and address of another person (consumer).
- It is advisable to specify the upper limit of the authorization, which the bank will continuously , thus avoiding unrealistic collection amounts.

Input screen

Account number (mandatory): Select the account number from which the utility bill will be collected. When you select the account number, the GIRO account number.

Service provider ID (mandatory, 9 or 13 characters): enter the ID, which is usually the same as the service provider's tax number, preceded by the letter "A" (the tax number can be 8 or 12 characters long). By clicking on the "Service provider list" link, you can access the list of service providers from whom we accept orders on the CIB website. The names and identification numbers of the service providers are listed here in alphabetical order.

Consumer ID (mandatory, maximum 24 characters): Enter the ID number issued by the service provider, which can be found on your utility bill or contract.

Start date of authorization (mandatory): Enter the date from which you request the bank to accept the collection, which may be no earlier than the next banking day (no earlier than Tuesday on weekends).

End of authorization validity (optional): Enter the latest date (bank business day) on which you request the Bank to still execute the collection. If you do not enter a date, the authorization is valid until revoked.

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

I agree to communicate the upper limit to the service provider (optional): if you do not select this option, your authorization limit will not be communicated to the service provider.

Consumer name (mandatory, maximum 35 characters): if you are not the consumer, enter the consumer's name.

Consumer (reg. no./address) (mandatory, max. 34 characters): enter the consumer's address (your own or the separately indicated consumer's address).

Message (optional, max. 52 characters): you can enter a comment, which will help with troubleshooting and coordination with the service provider (in the case of a fee collector: e.g., gas fee, garbage fee, etc.).

Payment request

Accessing the function:

Home page – main menu – orders menu item – open payment request menu item

Payment request query screen

Account selector:

The bank account number specified as the debit/beneficiary bank account in the payment request and the related information are displayed at the top of the screen. If you have more than one bank account that is suitable for receiving and sending payment requests, you can determine which bank account's payment requests you want to view by sliding the account numbers to the left.

Under the bank account you wish to view, you can choose whether you want to view payment requests received or sent by you that relate to this bank account.

Sent payment requests

Sending a payment request

Purpose of the function:

By sending a payment request within or outside the bank (via the GIRO system), you request a specific amount from the payer within a specified time interval in the form of an immediate transfer.

Accessing the function:

Home page – left-hand menu – orders menu item – open payment request menu item – click on "new payment request" in the upper right-hand corner of the screen.

Filtering and searching:

The filter and search options are located on the right-hand side under the account selector.

Using the search option, you can search for the name of the partner who fulfilled the payment request you sent. In this case, all payment requests you sent to this selected partner will be listed.

Using the filter option, you can choose from the following options:

- Payment requests sent in the current month

- Payment requests sent in the previous month

- Payment requests sent within a specific time interval

- Payment requests for a specific amount

- Payment requests with a specific status: Not yet fulfilled, Rejected, Paid, Withdrawn.

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

List of payment requests:

Directly below the search bar, you will find a list of payment requests in chronological order. The list shows requests sent in the last 6 months. If you have not sent any payment requests, the following text will appear: "No transactions found!"

The screen displays the following information about your payment requests:

- Name of the payer in the payment request

- The amount of the payment request

- Message associated with the payment request

- Date depending on the status of the payment request:
 - o Unpaid – End of payment request validity
 - o Completed – Date of completion

- Withdrawn – Date of cancellation of payment request
 - Rejected – Date of rejection
 - Expired – End of payment request validity
- Payment request status:
- Who has not paid
 - Completed
 - Rejected
 - Expired
 - Revoked

Statuses and their meanings:

Unpaid: A payment request that has been sent but not yet processed by the payer. You have the option to cancel your payment request.

Completed: A payment request that has been sent and the amount has been credited to your account.

Rejected: A payment request that has been rejected by the payer. You have the option to resend the payment request with the previously entered details.

Expired: The payment request has reached the end of its validity period, the payer did not have the received request at their disposal, so they can no longer fulfill it.

Withdrawn: Your payment request has been deleted at your request, and the payer will not be able to fulfill this payment request.

Request details:

You can view the details of a payment request by clicking on the "View" button on the right-hand side of the request, and if the status is appropriate, you can dispose of it:

- **Beneficiary account details:**
 - Your name
 - Your account number, which will be the beneficiary's account number for the instant transfer order generated from the payment request
 - Payment request reference number
- **Main details of the payment request:**

- Payment request amount (if you have authorized it, the payer can change the field to any amount they wish)
- Payment request message (if you have authorized it, the payer can modify this field to a message of their choice)
- Expiration date (maximum 2 months)
- Payment deadline
- Payment request status
- **Details of the account to be debited:**
 - Name of the payer
 - Account number of the paying party

Additional information related to the payment status:

- Customer ID (for invoice payments)
- Beneficiary's internal transaction ID
- Invoice or receipt ID
- Loyalty or discount scheme ID
- Merchant device (cash register, POS) ID
- NAV verification code
- Commercial unit, store ID

Withdrawal:

A payment request can be withdrawn if the payer has not yet acted on the payment request. In this case, you can use the "Withdraw" button to set the payment request to Withdrawn status in the payer's mobile application. After the withdrawal, the payer will not be able to fulfill or reject the payment request. For the transaction to be successful, scan the QR code displayed on the screen using #withKey.

Send payment request

Access:

Home page – Open the main menu – Select the Orders submenu – Select the Payment Request menu item – Click on the "**New Payment Request**" button in the upper right corner of the screen.

Input fields:

The account specified as the debit/beneficiary account in the payment request and the related information are displayed at the top of the screen. If you have multiple

accounts that are eligible to receive and send payment requests, you can select which account's payment requests you want to view from a drop-down menu.

Beneficiary account:

- Your name
- Maximum available amount (displayed in currency)
- Available balance (displayed in currency)

Payment request recipient (beneficiary) details:

Identification type:

Select the appropriate identification type from the drop-down list under "Identification type". The following options are available in the drop-down list: account number, telephone number, email address, tax number, tax identification number.

Depends on the identification type

- Account number (mandatory field): The account number must be entered in one of the following formats: 3*8 or 2*8. The format is checked (CDV validation) in real time. Optional: IBAN format.
- Phone number (mandatory field): A mobile number with the +36 country code can be entered. The default setting is the +36 country code.
- Email (mandatory field): at least one character, the "@" symbol, followed by the "." character must be entered.
- Tax number (mandatory field): enter the beneficiary's tax number.
- Tax identification number (mandatory field): enter the beneficiary's tax identification number.

Account holder:

Account holder: (mandatory field): maximum 70 characters. Here you can enter the beneficiary's first and last name. In the case of a company, it is also possible to send the payment request to the company name.

Amount:

In the "Amount" field, you can enter the amount requested from the paying party. The amount entered must be greater than 0.

Message:

In the "Message" field, you can add a description to the payment request. The message can contain up to 140 characters.

Expiration date:

This allows the beneficiary to specify the expiration date. Once the expiration date has been reached, the payment request cannot be approved or rejected. If you do not wish to specify an expiration date, the payment request will automatically expire after 2 months. The 2 months also represent the maximum expiration period that can be specified.

Checkbox:

The checkbox allows the payer to modify the details of the order. By checking the box, you agree to allow the payer to modify the amount and/or the message. If you leave the checkbox blank, you do not consent to the payer modifying the amount and/or message.

Sending process.

After entering the above information, click on the Continue button. If all the information you have entered is correct, you will be redirected to the "Payment Request - Summary" page. Please check that the details match the information you have entered. If everything is correct, click on the "Continue" button. Then scan the QR code that pops up using #withKey and you will be taken to the "Confirmation screen" where you can find out the result of your submission.

Received payment request

Filter search:

You will find the filter and search options directly below the account selector. Using the search option, you can search for the name of a sender, i.e. the beneficiary, in which case all payment requests sent by that person to your account will be listed. Using the filter option, you can choose from the following options:

- Payment requests received in the current month

- Payment requests received in the previous month

- Payment requests received within a specified time interval

- Payment requests for a specific amount

- Payment requests with a specific status: You owe, Expired.

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

List of payment requests:

Directly below the search bar, you will find a list of payment requests in chronological order. The list shows requests received in the last 6 months. The screen displays the following information about your payment requests:

- Name of the sender of the payment request

- Payment request amount

- Message associated with the payment request

- Date depending on the status of the payment request:
 - o Unpaid – End of payment request validity

 - o Completed – Date of completion

 - o Rejected – Date of rejection

 - o Expired – End of payment request validity

- Withdrawn
- Payment request status:
 - Unpaid
 - Completed
 - Rejected
 - Expired
 - Revoked

Statuses and their meanings:

Unpaid: Payment request received that you have not yet acted on. You can approve or reject the payment request.

Completed: Payment request received and already completed by the Bank based on your instructions. No further action is required for payment requests with this status.

Rejected: Payment request received that you have already rejected. No further action is required for payment requests with this status.

Expired: The payment request has reached the end of its validity period/date without your instructions. It is not possible to fulfill or reject requests with this status.

Withdrawn: Payment request received that has already been canceled. No further action is required for payment requests with this status.

Request details:

When you select a payment request, you can view its details and, if the status is appropriate, take action on it:

- **Beneficiary account details:**
 - Name of the beneficiary account holder
 - Beneficiary account number
 - Payment request reference number
- **Main details of the payment request:**
 - Payment request amount (if authorized by the sender, you can change the field to any amount you wish)
 - Payment request message (if authorized by the sender, you can modify this field)
 - Expiration date (maximum 2 months)

- Payment deadline (The payment request validity date cannot be later than the payment request validity date.)
- Payment request status
- **Debit account details:**
 - Your account number to which the payment request was sent
 - Your name

Additional information related to the payment status:

- Customer ID (for bill payments)
- Beneficiary's internal transaction ID
- Invoice or receipt ID
- Loyalty or discount scheme ID
- Merchant device (cash register, POS) ID
- NAV verification code
- Commercial unit, store ID

Options available for different statuses:

Unpaid:

If you have selected to view payment requests with the status "Unpaid", you will find the buttons for approval and rejection at the bottom of the screen.

Reject:

If you do not consider the payment request justified, select the "Reject" button, and after entering your PIN code/biometric identifier, the payment request will be rejected. The sender will also be notified of the rejection. The rejected payment request cannot be fulfilled at a later date.

Execution:

If you find the payment request justified, click on the "Execute" button. If the sender has given you this option, you can change the amount field to a higher or lower amount before executing the order. (Zero cannot be selected as an amount; in this case, select the "Reject" button). In addition, if the sender has provided this option, you can also overwrite or fill in the "Comment" field. After making any changes, click on the "Execute" button, which will take you to the signature screen, where you can sign the instant transfer by entering your PIN code/biometric identifier. You will then be taken to the confirmation screen, where you will be notified of the success of your instant transfer order.

Completed:

In the case of completed items, no further action is possible; this is one of the final statuses of a payment request. You can view the document confirming the transaction completed on the basis of the payment request.

Rejected

In the case of rejected items, no further action is possible; this is one of the final statuses of the request.

Expired:

Expired items cannot be made available again; this is one of the final statuses of a request.

Withdrawn:

In the case of withdrawn items, no further action is possible; this is one of the final statuses of the request.

Make a payment

Make a payment function was created by combining the previous Pay someone and Foreign payment functions. All domestic forint transfers and foreign currency transfers to domestic or foreign destinations can be initiated from the newly created function. The process begins with the selection/entry of the beneficiary and ends with the authorization of the payment and confirmation of the order.

Purpose of the function: to initiate intra-bank or interbank (via the GIRO system) transfers in Hungarian forints or other currencies from Hungarian forint and foreign currency accounts (including HUF transfers abroad) to the beneficiary partner.

Conditions for execution:

- There must be sufficient funds available to cover the amount of the transfer, taking into account any exchange rate fluctuations.
- Partial fulfillment of the given transfer order is not possible.

General information on foreign currency transfers:

Information on the SEPA zone and SEPA member states is available at the following address: www.cib.hu/sepa

The Hungarian National Bank (MNB) provides information on the SEPA zone at the following address: <https://www.mnb.hu/fogyasztovedelem/bankszamlak/szolgalatasok/mi-az-egyseges-euro-fizetesi-ovezet-sepa>

The list of EEA (European Economic Area) member states can be found at the following address:

https://net.cib.hu/system/files/nyomtatvanyok/tajek_arfolyamtipus_210408v2.pdf&type=related

PLEASE NOTE: All EEA member states are also SEPA member states, but there are some SEPA members that are not EEA member states (e.g. Switzerland).

Date of execution:

Intra-bank foreign currency transfer:

Orders submitted by the cut-off time are processed immediately according to the bank's schedule.

Foreign currency transfers outside the bank:

- For private individuals and sole traders, orders are considered **accepted** (execution begins – i.e. the first step is to block the funds – in accordance with the bank's acceptance deadlines (see Bank's operating hours) if all the necessary data and funds are available. The value date and the applicable exchange rate are determined upon acceptance. In the case of items with a status of "**Accepted**" on the confirmation, our Customer must ensure that there are sufficient funds in the account to be debited until the order is executed (a separate warning will appear on the interface). The actual execution data (value date, exchange rate) can be checked in the Account History/Statement. The bank will notify the Customer in writing or via smart (push) notification about rejected items (if the Customer submits the order via CIB Bank Online or the CIB Bank Mobile App, they will be notified via smart notification; in all other cases, they will be notified in writing).
- In the case of joint ventures, the order shall be considered **accepted** (execution shall commence in accordance with the bank's acceptance deadlines, see the so-called Bank Schedule) if all necessary data and coverage are available. For information on the extent of the block, please refer to the publications "List of Conditions for Business and Other Organizations " and "General List of Conditions for Business and Other Organizations and Sole Proprietors CIB Bank Account Plus" at . The value date and the applicable exchange rate are determined upon acceptance. In the case of items with a "**Received**" status on the confirmation, our customer must ensure that there are sufficient funds in the account to be debited until the order is executed (a separate warning will appear on the interface). The actual details of the execution (value date, exchange rate) can be checked in the Account History/Statement. Orders with insufficient cover will be placed on hold for 30 days. If the item is not executed within 30 calendar days of submission, the order will be canceled.

Orders are booked on the processing date with the appropriate value date, provided that the relevant conditions are met and the applicable exchange rate is known. The execution can be checked in the Account History/Statement menu items. The bank will notify the Customer in writing of any rejected items.

Once your order has been accepted, the transfer can no longer be revoked or modified via Internet Banking. Other options for canceling or modifying orders are described on the website www.cib.hu, under the menu item "Contact Details/Banking Hours."

Further details are available on the website www.cib.hu under the menu item "Contact details/Banking hours".

Steps for preparing a transfer: You can initiate a transfer from a forint or foreign currency account with a bank communication and a one-time encrypted signature. The main details of the transfer recorded on the "Input screen" are displayed on the "Summary screen", where you can check them. After confirmation of the execution of the order, you can find information on the "Confirmation screen".

First input screen

Account number to be debited (mandatory):

Select the desired account number to be debited from the drop-down list.

Identification type (mandatory): The default value is Account number (GIRO). Click on the field to select the desired account identification type from the drop-down list. Available identification types:

- **Account number:** GIRO format, 2x8 or 3x8 digits can be entered. When entering the account number, it is automatically formatted correctly (i.e. the necessary hyphen is automatically inserted after every 8 characters).
- **IBAN:** The account number can be entered in valid IBAN format (i.e. it must start with a letter). If you select IBAN format, the "Scan data" option will become available on the data entry screen, which allows you to do the following: a screen will appear where you can choose to scan a check, paste data that you have previously copied from somewhere, or scan it from a bank statement/printed paper using your phone's camera. The app cannot scan handwritten data!
- **Phone number:** Pre-filled with "+36"; the phone number you enter will be automatically formatted correctly when you enter your ID.
- **Email address:** A valid email address can be entered.
- **Tax ID:** A valid tax ID can be entered
- **Tax number:** A valid tax number can be entered; the tax number entered will be automatically formatted correctly when the ID is entered.

- **Any account number:** The free-format account number can be used for currency transfers where the beneficiary's account number is not entered in GIRO/IBAN format.

Account ID (mandatory): You can enter data corresponding to the type selected as the value in the "Identifier type" field. For example, for the IBAN type, you can enter a valid IBAN account number; for the email address type, you can enter a valid email address, etc.

Account holder (mandatory): The name of the beneficiary must be entered.

Partner list icon (optional): Lists previously saved beneficiaries in the Partner List. If you select a beneficiary from the Partner List, the data saved for that partner will be automatically pre-filled and you will not need to enter the data manually. Partners corresponding to the selected "Identification type" will be displayed (e.g., in the case of IBAN type, only IBAN type account numbers will be displayed).

Amount and Currency (mandatory): enter the amount of the transfer order. The currency of the specified amount is always Hungarian forint by default, but if IBAN or Arbitrary account number is selected as the value in the "Identification type" field, the execution currency available at the end of the line can be changed. Important:

- In the case of non-HUF-based debit account numbers (e.g. USD, EUR, etc.), the amount can also be entered in HUF by default, but by clicking on the "Exchange" button (small arrows) on the screen for entering the amount, it is possible to specify the amount in the currency of the debit account (e.g. USD, EUR, etc.).
- In cases where conversion is necessary (i.e., the currency of the account to be debited and the selected execution currency are different), the estimated calculated amount and the exchange rate used for the calculation will be displayed under the "Amount and currency" field (it is important to note that the exchange rate displayed/used for the calculation is for information purposes only; the exact execution rates can be found on the Bank's website).

Next: Active if all mandatory fields are filled in. Leads to the second input screen. The second input screen depends on the type of transfer, i.e. the data entered on the first input screen.

Second input screen

The content of the Second Input Screen depends on the data entered on the First Input Screen:

Types of Second Input Screen:

- Domestic forint transfer
- Intra-bank foreign currency transfer
- SEPA foreign currency transfer
- SWIFT foreign currency transfer

Domestic forint transfer

Message (optional field): field for entering an optional message to accompany the transaction.

Value date (Mandatory field): By default, this field is pre-filled with the current date, which means immediate execution. If required, a future date can be specified if the user wishes to request execution on a predetermined value date. If a secondary account ID is entered, the field is inactive, as references to secondary IDs can only be instant transfers.

More (Non-mandatory/optional field): A drop-down list displaying fields for entering optional data, such as:

- Transfer title
- Name of final payer
- Identification of final payer
- Name of final beneficiary
- Identification of final beneficiary
- Payer ID
- Type of payer ID
- Beneficiary ID
- Beneficiary ID type

Intra-bank foreign currency transfer

Note: The exchange rate and calculated value are estimates/informative data only.

Message (Optional field): field for entering an optional message to be attached to the transaction.

Value date (Mandatory field): By default, this field is pre-filled with the current date and is inactive (value date foreign currency transfers are not possible). It is important to note that in this case, it does not refer to the date of execution, but to the date of recording.

More (Non-mandatory/optional field): A drop-down list displaying fields for entering optional data, such as:

- Performance certificate: When enabled, additional mandatory and optional fields appear:
 - o Document language: Hungarian is pre-selected by default, but English or German can also be selected.
 - o Document type: Certificate of performance, which cannot be changed
 - o Delivery channels: At least 1 delivery channel must be specified:
 - Email: A valid email address must be provided
 - Letter: The certificate will be sent to the address recorded in the banking system
 - Fax: A valid fax number must be provided
- Reason for transfer

SEPA foreign currency transfer

If you entered an EEA (European Economic Area) IBAN account number on the first entry screen and selected EUR as the currency of execution, a SEPA foreign currency transfer will be made.

SEPA transfer: The essence of the SEPA payment system is that companies and other economic operators within the euro zone can carry out their euro payment transactions regardless of their location – within or outside national borders – under the same basic conditions, rights and obligations. Further information is available at www.cib.hu/sepa. This menu item allows you to transfer euro amounts in a simple, standard manner.

Settlement date (value date): default T+1 (normal). The amount of the order accepted by the bank is debited on the given settlement date, which can be checked in the account statement/history on the day of processing. Further information can be found in the bank's schedule.

Disclaimer: The exchange rate and the calculated value are only estimates/informative data.

(Not mandatory/optional field): If enabled, the Bank will accept the recorded item as an urgent order. Urgent orders may result in additional fees, which will be brought to the user's attention in an informational message if enabled. It is important that the user always checks the current cut-off time associated with the urgent order option for SEPA-type orders.

Message (optional field): field for entering an optional message to be attached to the transaction.

Cost allocation method (Mandatory field): In the case of SEPA transfers, costs can only be shared, so this field is pre-filled and cannot be modified.

Value date (Mandatory field): By default, this field is pre-filled with the current date and is inactive (value date foreign currency transfers are not possible). It is important to note that in this case, it does not refer to the execution date, but to the recording date.

More (Non-mandatory/optional field): A drop-down list that displays fields for entering optional data, such as:

- Performance certificate: When enabled, additional mandatory and optional fields appear:
 - o Document language: Hungarian is pre-selected by default, but English or German can also be selected.
 - o Document type: Certificate of performance, which cannot be changed
 - o Delivery channels: At least 1 delivery channel must be specified:
 - Email: A valid email address must be provided
 - Letter: The certificate will be sent to the address registered in the banking system
 - Fax: A valid fax number must be provided
- Reason for transfer
- Name of final payer
- Identification of the final payer
- Name of final beneficiary
- Identification number of final beneficiary
- Payee
- Address of the person liable for payment
- Final beneficiary
- Address of final beneficiary
- Payer ID
- Type of payer ID
- Beneficiary ID

- Beneficiary ID type

Next: Active if all mandatory fields are filled in. Leads to the Summary screen.

SWIFT foreign currency transfer

If the data entered on the First Entry screen does not meet the criteria for domestic - forint transfers, intra-bank foreign currency transfers, and SEPA foreign currency transfers, then a SWIFT foreign currency transfer will be made. If the account number is not EEA (e.g. America), then even if EUR is selected as the settlement currency, the second input screen will be SWIFT. Conversely, if an EEA IBAN is entered but EUR is not selected as the settlement currency, the second input screen will also be SWIFT.

Settlement date: T+2, T+1 and T are available exclusively for EUR, USD, CAD, GBP and HUF currencies! HUF transfers abroad are always executed on T day. For BGN, CZK, DKK, PLN, CHF, GBP, NOK, RON and SEK currency transfers, where the beneficiary's bank is within the EU, T+1 is the standard currency day. The amount of the order accepted by the bank will be debited on the selected execution date, which can be checked in the account statement/history on the day of processing. Further information can be found in the bank's schedule.

Note: The exchange rate and the calculated value are estimates/informative data only.

Urgent order flag (optional field): If enabled, the Bank will accept the recorded item as an urgent order. Urgent orders may result in additional fees, which will be brought to the user's attention in an information message if this option is enabled. It is important that the user always checks the current cut-off time for urgent orders related to SWIFT-type orders.

Message (optional field): Field for entering an optional message to be attached to the transaction.

SWIFT: The SWIFT code of the beneficiary bank must be entered. Its value can be between 8 and 11 characters. If it is 11 characters long, the last 3 characters cannot be XXX.

The SWIFT code is a mandatory field if the "Beneficiary bank does not have a SWIFT code" checkbox is unchecked.

The SWIFT code cannot be entered if the "Beneficiary bank does not have a SWIFT code" checkbox is selected, because in this case the beneficiary bank's details must be entered manually.

"Beneficiary bank does not have a SWIFT code" slider: Disabled by default. When enabled, the option to manually enter the SWIFT code becomes inactive. When enabled, additional input fields for the beneficiary bank appear, such as:

- Beneficiary bank name: Mandatory field
- Beneficiary bank street and house number: Mandatory field
- Beneficiary bank city and postal code: Mandatory field
- Beneficiary bank country: Mandatory field, must be selected from the drop-down list
- Other identifier: Optional field, e.g. "Routing number" for US account numbers, etc.

IMPORTANT: If the beneficiary bank details are entered manually, a fee may be charged for manual processing of the transaction, as specified in the current list of terms and conditions.

Cost bearer (mandatory):

You can choose from 3 cost allocation methods:

SHA ("shared") – Client only bears their own costs

BEN ("beneficiary") – Beneficiary

OUR ("our") – Principal bears all costs

CURRENCY	CURRENCY	COST
EUR	EGT	SHA
		SHA
		SHA
	NON-EEA	SHA, OUR, BEN
		SHA, OUR, BEN
EGT CURRENCY (e.g. CZK, PLN, DKK)	EGT	SHA
	NON-EGT	SHA, OUR, BEN
		SHA, OUR, BEN
NON-EGT CURRENCY (E.G.: GBP, USD, CAD)	EGT	SHA
		SHA
		SHA
	NON-EEA	SHA, OUR, BEN
		SHA, OUR, BEN
		SHA,OUR,BEN

ADDRESS DETAILS OF THE BENEFICIARY PRIVATE/LEGAL PERSON (Mandatory):

Partner's street: Enter the street name (+ house number) of the beneficiary's address in free text.

Postal code and city: Enter the postal code and city of the beneficiary's address in free text.

Country (drop-down list): Select the country of the beneficiary's address.

Value date (Required field): By default, this field is pre-filled with the current date and is inactive (value date foreign currency transfers are not possible). It is important to note that in this case, it does not refer to the date of fulfillment, but to the date of recording.

More (Non-mandatory/optional field): Drop-down list displaying fields for entering optional data, such as:

- Performance certificate: When enabled, additional mandatory and optional fields appear:
 - Document language: Hungarian is pre-selected by default, but English or German can also be selected.
 - Document type: Certificate of performance, which cannot be changed
 - Delivery channels: At least 1 delivery channel must be specified:
 - Email: A valid email address must be specified
 - Letter: The certificate will be sent to the address registered in the banking system
 - Fax: A valid fax number must be provided
- Reason for transfer
- Name of the final payer
- Identification of the final payer
- Name of final beneficiary
- Identification number of the final beneficiary
- Payee
- Address of the person liable for payment

- Final beneficiary
- Address of final beneficiary
- Payer ID
- Type of payer ID
- Beneficiary ID
- Beneficiary ID type

Next: Active when all mandatory fields are filled in. Leads to the Summary screen.

Summary screen

The data entered on the input screens can be checked on the Summary screen. The data cannot be modified on the Summary screen. If any of the data entered needs to be corrected, the modification can be made by returning to the input screens.

Domestic forint transfer

Close (X): Click on the Close button and select the CONFIRM button to confirm your intention to exit. Select the CANCEL button to return to the Summary page.

Sender's details

- Client name
- Account number to be debited

Order details

- Amount + currency (The amount entered on the input screen is fixed in the specified currency)
- Execution date: date referring to the actual execution (if the given value date remains selected, the transfer will be immediate, while if a future value date is specified on the input screen, the execution date will be displayed).
- Bank fee: Fee according to the transfer terms and conditions

Beneficiary details

- Beneficiary name
- Beneficiary's account number (to be credited)

Other details (drop-down list):

- Date of submission
- Message (if provided)
- Optional data provided under the MORE drop-down list on the second input screen (if provided)

BACK: Returns you to the input screen

SAVE: Pressing this button saves the item to the Orders list / Pending approval folder. It is important to note that this does not yet qualify as an approved and submitted item. Until the item is approved from the Pending approval folder, the order is not considered accepted by the bank.

NEXT: Pressing this button requires you to sign the order with your PIN code or biometric identification (unless you are sending the transfer to a "Trusted Partner" and the transfer parameters meet the conditions required for transfers to trusted beneficiaries). This takes you to the Confirmation screen.

Intra-bank foreign currency transfer

Close (X): By clicking on the Close button, you can confirm your intention to exit by selecting the CONFIRM button. By selecting the CANCEL button, you will return to the Summary page.

Sender details

- Name of the principal
- Account number to be debited

Order details

- Amount + currency (The amount entered on the input screen is fixed in the specified currency)
- Total debit: total amount to be debited in the currency of the account to be debited (transaction amount + commission)
- Execution date: date referring to the actual execution
- Bank fee: Fee according to the terms and conditions list

Beneficiary details

- Beneficiary name
- Beneficiary's account number (to be credited)

Information: Refers to the exchange rate and the calculated value, both of which are estimates/informative data only.

Other details (drop-down list):

- Date of submission
- Estimated exchange rate used for calculation
- Message (if provided)
- Optional data provided under the MORE drop-down list on the second input screen (if provided)

BACK: Returns you to the input screen

NEXT: Press this button to sign the order with your PIN code or biometric identification (unless you are initiating the transfer to a "Trusted Partner" and the transfer parameters meet the conditions required for transfers to trusted beneficiaries). This takes you to the Confirmation screen.

SEPA foreign currency transfer

Close (X): By clicking on the Close button, you can confirm your intention to exit by selecting the CONFIRM button. By selecting the CANCEL button, you will return to the Summary page.

Sender details

- Name of the payer
- Account number to be debited

Order details

- Amount + currency (The amount entered on the input screen is fixed in the specified currency)
- Total debit: total amount to be debited in the currency of the account to be debited (transaction amount + commission)
- Execution date: date referring to the actual execution
- Bank fee: Fee according to the terms and conditions list

Beneficiary details

- Beneficiary name
- Beneficiary's account number (to be credited)

Note 1: Refers to the exchange rate and the calculated value, both of which are estimates/informative data only.

Note 2: Information regarding notification

Other details (drop-down list):

- Date of submission
- Estimated exchange rate used for calculation
- Notice (if provided)
- Optional data provided under the MORE drop-down list on the second input screen (if provided)

BACK: Returns you to the input screen

NEXT: Press this button to sign the order with your PIN code or biometric identification (unless you are sending the transfer to a "Trusted Partner" and the transfer parameters meet the conditions required for transfers to trusted beneficiaries). Takes you to the Confirmation screen.

SWIFT foreign currency transfer

Close (X): Click on the Close button and select the CONFIRM button to confirm your intention to exit. Select the CANCEL button to return to the Summary page.

Sender details

- Client name
- Account number to be debited

Order details

- Amount + currency (The amount entered on the input screen is fixed in the specified currency)
- Total charge: total amount to be charged in the currency of the account to be charged (transaction amount + commission)
- Execution date: date referring to the actual execution
- Bank fee: Fee according to the terms and conditions list

Beneficiary details

- Beneficiary's name

- Beneficiary's account number (to be credited)

Information: Refers to the exchange rate and the calculated value, both of which are estimates/informative data only.

Other details (drop-down list):

- Date of submission
- Estimated exchange rate used for calculation
- SWIFT code or beneficiary bank and beneficiary bank address
- Message (if provided)
- Optional data provided under the MORE drop-down list on the second input screen (if provided)

BACK: Takes you back to the input screen

NEXT: Press this button to sign the order with your PIN code or biometric identification (unless you are sending the transfer to a "Trusted Partner" and the transfer parameters meet the conditions required for transfers to trusted beneficiaries). This takes you to the Confirmation screen.

Confirmation screen

If the order has been successfully signed on the Summary screen, the Confirmation screen will open, where you will see a message corresponding to the transaction (read-only data). In the case of a successful payment order, you will see the message "Order successful"; in the case of a rejected order, you will see the message "Order rejected"; and in the case of a saved payment, you will see the message "Saved to orders".

Domestic forint transfer

Depending on whether you selected the SAVE or PAY button on the Summary screen, one of the following two domestic forint transfer confirmation screens may appear:

1. Confirmation screen after SAVING
2. Confirmation screen after PAYMENT

1. Confirmation screen after SAVING

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

Confirmation message: Provides information about successful or unsuccessful saving

- Sender:
 - Client name
 - Account number to be debited
- Amount:
 - Amount + currency (The amount entered on the input screen is fixed in the specified currency)
 - Fee
- Beneficiary:
 - Beneficiary name
 - Beneficiary's account number (to be credited)

SHOW DETAILS (drop-down list):

- Date of submission
- Message (if provided)
- Optional data provided on the second entry screen under the MORE drop-down list (if provided)
- Fee

View list of orders: Opens the list of orders.

New transfer: The first input screen of the Transfer/Foreign currency transfer function appears.

2. Confirmation screen after PAYMENT

Close (X): Click on the Close button and select the CONFIRM button to confirm your intention to exit. Select the CANCEL button to return to the Summary page.

Confirmation message: Provides information about successful or unsuccessful orders

Authorization number: The unique authorization number for the order. Only displayed if confirmation was required (via PIN or biometric identification)

Transaction ID: The unique transaction ID for the order.

- Sender:
 - Name of the payer
 - Account number to be debited
- Amount:
 - Amount + currency (The amount entered on the input screen is fixed in the specified currency)
 - Fee
- Beneficiary:
 - Beneficiary name
 - Beneficiary's account number (to be credited)

View confirmation: Displays the automatic confirmation document created for the order (the document is available in the Documents function on the Confirmations tab).

Save to partner list: Clicking this saves the beneficiary's details together with the transaction details to the Partner list.

View order list: Opens the Order list.

Create recurring order: Clicking this allows you to enter a recurring transfer order by pre-filling the data related to the transfer. **IMPORTANT:** This option is not available for instant and value date transfer orders with a secondary identifier, so it will not be displayed.

New transfer: The first entry screen of the Transfer/Foreign currency transfer function appears.

SHOW DETAILS (drop-down list):

- Submission date
- Message (if provided)
- On the second input screen, under the MORE drop-down list, optionally specified data (if specified)

Intra-bank foreign currency transfer

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

Confirmation message: Provides information about successful or unsuccessful orders

Authorization number: The unique authorization number for the order.

Transaction ID: The unique transaction ID for the order.

- Sender:
 - Name of the client
 - Account number to be debited
- Amount:
 - Amount + currency (The amount entered on the input screen is fixed in the specified currency)
 - Amount to be debited
 - Date
 - Fee
- Beneficiary:
 - Beneficiary name
 - Beneficiary's account number (to be credited)

Save to partner list: Clicking this will save the beneficiary's details together with the transaction details to the partner list

View confirmation: Displays the automatic confirmation document created for the order (the document is available in the Documents function on the Confirmations tab).

View list of orders: Opens the list of orders.

New transfer: The first entry screen of the Transfer/Foreign currency transfer function is displayed.

SHOW DETAILS (drop-down list):

- Submission date
- Estimated exchange rate used for calculation
- Message (if provided)
- Optional data entered under the MORE drop-down list on the second input screen (if provided)

SEPA foreign currency transfer

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

Confirmation message: Provides information about successful or unsuccessful orders

Authorization number: The unique authorization number for the order.

Transaction ID: The unique transaction ID for the order.

- Sender:
 - Name of the client
 - Account number to be debited
- Amount:
 - Amount + currency (The amount entered on the input screen is fixed in the specified currency)
 - Amount to be debited
 - Date
 - Fee
- Beneficiary:
 - Beneficiary name
 - Beneficiary's account number (to be credited)

Information: Notification of execution

Save to partner list: Clicking this will save the beneficiary's details together with the transaction details to the partner list

View confirmation: Displays the automatic confirmation document created for the order (the document is available in the Documents function on the Confirmations tab).

View order list: Opens the Order list.

New transfer: The first entry screen of the Transfer/Foreign currency transfer function is displayed.

SHOW DETAILS (drop-down list):

- Submission date
- Estimated exchange rate used for calculation
- Message (if provided)
- Optional data entered under the MORE drop-down list on the second input screen (if provided)

SWIFT foreign currency transfer

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

Confirmation message: Provides information about successful or unsuccessful orders

Authorization number: The unique authorization number for the order.

Transaction ID: The unique transaction ID for the order.

- Sender:
 - Name of the payer
 - Account number to be debited
- Amount:
 - Amount + currency (The amount entered on the input screen is fixed in the specified currency)
 - Amount to be debited
 - Date
 - Fee

- Beneficiary:
 - Beneficiary name
 - Beneficiary's account number (to be credited)

Information: Notification of execution

Save to partner list: Clicking this will save the beneficiary's details together with the transaction details to the partner list

View confirmation: Displays the automatic confirmation document created for the order (the document is available in the Documents function on the Confirmations tab).

View order list: Opens the Order list.

New transfer: The first entry screen of the Transfer/Foreign currency transfer function is displayed.

SHOW DETAILS (drop-down list):

- Submission date
- Estimated exchange rate used for calculation
- SWIFT code or beneficiary bank and beneficiary bank address
- Message (if provided)
- Optional data provided on the second entry screen under the MORE drop-down list (if provided)

Mobile top-up

Purpose of the function: To top up mobile phone subscription cards (products) provided by Yettel, Telekom and One Magyarország as sellers using Conditional Transfer.

Conditions of performance: the account to be debited must have sufficient funds available on the given day to cover the amount of the top-ups.

- Partial fulfillment of the given top-up is not possible.
- The telephone number provided must be an existing, prepaid, non-blocked number.
- The top-up is approved with a #withKEY token. CIB Hard Tokens cannot be used.
- **Please note!** When topping up a prepaid card, in addition to prepaid subscriptions, customers with postpaid subscriptions can also top up the balance of their separate account for premium services!

- **Time of completion:** Both the subscriber card top-up and the account debit are performed immediately after the transaction is sent. The service provider will send an SMS message to confirm successful completion. If the subscriber card cannot be topped up due to a technical problem, the amount selected for topping up may be blocked on your account until the next working day, when it will be reconciled with the service provider. If, during the reconciliation, the Bank is notified of a successful top-up, your account will be debited retrospectively, which you can check in the Account Info/History/Account menu. In the event of an unsuccessful top-up, the block will be lifted.
- **Mobile phone subscription card top-up process:** The subscription card top-up parameters recorded on the Input screen are displayed on the Summary screen, where you can check the order. After confirmation of the order's completion, you can find information on the Confirmation screen.

Mobile balance top-up – Input page for new orders

Important: You can only top up one subscriber card associated with one phone number per transaction. Always make sure that the phone number is correct! If an incorrectly entered phone number exists, the top-up will still be made even if it is not your phone number. The value of a successful top-up to an incorrectly entered phone number cannot be reclaimed.

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

Beneficiary phone number: enter your 9-digit phone number. The phone numbers you enter will be saved, so next time you can conveniently select the desired number from the Partners list or the Phone Book.

Mobile operator: Yettel, Telekom, One

Prepaid card price (Amount, HUF): select from the top-up amounts specified by the provider.

Actions

Next: use this button to save the item, then the Summary screen will appear.

Mobile balance top-up – Summary page

Once you have entered all the data on the Input page, click the **Continue** button to display the Summary page, where you can review and modify the transfer data.

Cancel: returns you to the Input page, where you can modify the payment details you have already entered.

Sign now: finalize the top-up.

Actions

Mobile balance top-up – Authorization page

Approve the order.

Once the order has been successfully authorized, you will be redirected to the Confirmation page.

Mobile balance top-up – Confirmation page

The Confirmation page opens in the following cases:

- after you confirm the process on the Summary page (if payment authorization is not required), or
- after successful authorization on the Authorization page.

The Confirmation Page contains the following information:

- a message confirming the successful completion of the transaction (e.g., "Successful order"),
- Transaction ID.

Details (hidden by default, with the option to expand or collapse):

Account to be debited: Account ID and Account number

Beneficiary: service provider and telephone number

Amount: Amount and currency

Commission: transaction commission

Execution date: the date on which the order is executed.

Operations

View confirmation: view the transaction receipt

Share: share the transaction details digitally

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

Payment list

Purpose of the function: this function allows you to review your outgoing payment orders. Clicking on the **Order list** menu item opens the **List** page, where payment orders are divided into 5 groups, depending on their status, in the following order:

- To do
- Pending
- Scheduled
- Executed
- Failed

To do

Purpose of the function: you can view your orders that have already been created but are still awaiting approval in this list. Using this list, you can easily approve these orders in one step.

These are orders that have already been created but have not yet been approved. Each payment item is displayed with the following information:

- Date
- Beneficiary name
- Beneficiary's account ID
- Amount + currency

- Actions (View, Edit, Copy, Delete)

Pending

Purpose of the function: you can view your already created and authorized orders on this list that have not yet been processed, i.e. are currently being processed. Each payment item is displayed with the following data:

- Date
- Beneficiary name, beneficiary account number
- Message: If a message has been entered by the user
- Amount + currency
- Actions: View, Copy

Scheduled

Function specified **Purpose:** Initiation of transfer Initiation in advance
 amount, on a predetermined banking day (value date).

Terms of fulfillment:

- On the value date (the date of the debit), the account to be debited must have sufficient funds to cover the amount of the transfer(s) and the related bank charges. If multiple transfers are sent at the same time, they will be executed in the order in which they were submitted.

You can view authorized orders to be executed at a later date. Each payment item is displayed with the following information:

- **Date:** payment due date.
- **Recipient:** name of beneficiary, beneficiary's account number
- **Message:** If a message has been provided by the user
- **Amount:** the amount and currency of the payment.
Actions: View, View confirmation, Modify, Copy, Delete

Executed

Here you can view your successfully completed orders. Each payment item is displayed with the following details:

- **Date:** the date on which the payment was executed.
- **Recipient:** name of the beneficiary, beneficiary's account number
- **Message:** If a message was provided by the user
- **Amount:** the amount and currency of the payment.
- **Actions:** View, Copy, View confirmation

Failed

The list displays orders rejected by the system. Each payment item is displayed with the following data:

- **Date:** the date on which the payment failed.
- **Recipient:** name of the beneficiary, beneficiary's account number
- **Message:** If a message was provided by the user
- **Amount:** the amount and currency of the payment.

- **Actions:** View, View confirmation, Copy

Detailed order information

Clicking on any payment item will display additional details about that payment, depending on its status and type of order.

Using filters

On the Filters page, you can choose from the following criteria:

- Date
 - All
 - Previous month
 - Custom period
- Amount
 - Lower limit
 - Upper limit

Beneficiary list

The Beneficiary List is linked to the user and contains the names and details of beneficiaries you have previously registered. As the Partner List function is linked to the user ID, the same partner list can be accessed/managed from the CIB Bank Mobile App and CIB Bank Online channel.

Purpose of the function: you can create partners and save mandatory and optional data for them. You can also save beneficiary and transaction data. The previously available TEMPLATE function has been discontinued, so feel free to use the transaction data saving function for each partner. A given account identifier (account number, email address, phone number, etc.) can be saved multiple times, but it is important to specify a different partner name.

Example 1:

Beneficiary name: Rent
Számlasszám: 12345678-23456789-34567891
Account holder: József Test
Amount and currency: X HUF
Reference: Monthly rent

Example 2:

Beneficiary name: Shared costs
Számlasszám: 12345678-23456789-34567891
Account holder: József Teszt
Amount and currency: Y HUF
Reference: Monthly common costs

Transactions

Add new partner: a new partner can be added. The following data can be entered: Beneficiary name, Nickname, Account ID type, Account holder, Account number/Secondary account ID, Trusted ID marking option, Amount+currency, Reference.

If Account ID Type is set to Account Number (GIRO) or Secondary ID (e-mail, phone number, tax number, tax ID), only HUF amounts can be saved.

In the case of IBAN and arbitrary account number formats, it is also possible to save additional transaction data related to foreign currency transfers, such as the SWIFT code and the beneficiary's legal/private address details.

IMPORTANT: Depending on the selected account ID type, the format of the account ID field will be checked, i.e. for account number type, only valid GIRO format account numbers can be entered, i.e. letters cannot be entered. For IBAN, only valid IBANs starting with a letter can be entered. For email addresses, only valid email addresses can be entered. For tax numbers and tax identification numbers, the identifier can be entered in the appropriate format. For telephone numbers, the field is pre-filled with "+36-".

Transfer: If selected, you will be navigated to the Transfer/Foreign Currency Transfer menu item and the data associated with the given partner will be pre-filled.

Mark as reliable/Remove reliable mark: It is possible to mark an account ID as reliable (if a given account ID is saved multiple times, the status will be modified for all partner items), so that amounts below a certain value limit can be transferred to them without a separate PIN code or biometric identification (the limits for this are set by the bank and can be checked in the Settings function). For each identifier marked as reliable, it is possible to remove/delete this status.

Marking as favorite/Removing from favorites: Partners are displayed in alphabetical order, but it is possible to mark individual partners as favorites, which will be displayed at the top of the list. You can remove a partner marked as a favorite from your favorites at any time.

View/Edit: The data saved for the partner is displayed and can be edited.

Delete: existing transfer partners can be deleted

Mobile balance top-up: Available for partners with a phone number account ID. When selected, you will be navigated to the Mobile balance top-up function and the data associated with that partner will be pre-filled.

On the confirmation screen for transfers, you can also save the beneficiary and transaction data for the given transfer by clicking on the "Save to partner list" button.

QR code authentication is required when designating a trusted partner or making subsequent changes. By approving, the user acknowledges that the specified account ID will be given Trusted status, so that transfers can be made to this ID without

further confirmation, subject to the associated limits (max. HUF 15,000, max. 10 transactions per day), while transfers above these limits can be initiated by entering the #withKEY token code.

This function is not available to Customers with a hard token.

Díjnet (Electronic invoice management)

Purpose of the function: electronic management of invoices issued by public utility providers connected to the Díjnet Zrt. system. This requires successful registration initiated on the Díjnet Zrt website (www.dijnethu) and confirmed in CIB Bank Online.

Conditions for account management:

- successful registration (as a result of which invoices are automatically forwarded to the CIB Bank Online interface),
- the account to be debited must have sufficient funds to cover the amount of the order(s) and the related bank charges,
- it is not possible to pay a partial amount of the given bill.

Date of account management execution: After the order is submitted, your account will be debited immediately and the amount of the bill payment will be credited to the beneficiary's account immediately. Instant payment transactions are executed within 5 seconds, 24 hours a day, in the Instant Payment System. If you have initiated your order with "value date payment", your account will be debited on the specified value date and the amount of the bill payment will be credited to the beneficiary's account on the specified value date. Once your order has been executed (in the case of value date payment, on the specified bank value date), the bill payment cannot be revoked or modified.

Main steps for using the Díjnet function:

Registration: In order to use the Díjnet electronic bill management function, you must first successfully register using the ID you received when registering your payment method on the Díjnet website. After successful registration, you can manage your bills by entering the "Díjnet bills" menu, which are automatically forwarded from the Díjnet website. Every bill issued after registration is automatically forwarded.

Invoice management method and deadline: invoices automatically transferred from the Díjnet system can be managed in the "Díjnet" menu. You can view specific details of the electronic invoice, pay the invoice (by instant or value date transfer), or return the invoice to your Díjnet account. It is also possible to cancel bills with value date payment. Bills can be managed until the 30th day after the payment deadline. After thirty days, the bill will be marked as "expired". After that, the bill can only be managed after manual transfer from the Díjnet website. After manual resubmission, you will have another 30 days to manage the invoice again. Rejected, expired, and paid invoices can be viewed in the "invoice history" items, where they are stored for 180 days. In all other cases, you can view your invoices under "Invoices to be paid." This is also where bills with a value date are displayed, which can only be processed in the Díjnet menu!

Adding a Dijnnet profile - first login

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

Input screen

ADDING A DÍJNET PROFILE: After clicking on the button, you can start the registration process for the CIB Bank Mobile App and Dijnnet profile.

TIP: You can even copy the Dijnnet registration code from the Dijnnet website!

Profile name (mandatory, maximum 32 characters): enter the name under which you wish to register. This helps to distinguish between multiple registrations. If you have multiple registered Dijnnet profiles, the "Profile name" cannot be the same.

Default account number (mandatory, optional): the associated account numbers will appear automatically. Here you can select the account number that will appear as the default during account management. You can also select a different account number later during account management.

Dijnnet ID (mandatory): the ID received during the payment method registration on the Dijnnet website.

Sign now: After clicking on this button, the registration process is complete.

Buttons

Continue: takes you to the "Summary screen"

I WANT AN IDENTIFIER: redirects you to the Dijnnet website

Cancel: returns to the main screen

Confirmation screen

After registration, a confirmation message will appear indicating that your registration has been accepted.

Dijnnet - after successful initial registration

Dijnnet overview: you can view your previous registrations, add new registrations, or modify or delete them. Select the registration you wish to modify or delete. In case of modification, you can only change the registration name and/or account number. Deleting your Dijnnet registration is only possible after your pending accounts have been paid or rejected. You can check this in the Dijnnet details menu.

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

- Profile name
- Default account number
- Number of value date invoices
- FeeNet ID

Buttons

Add fee profile: you can register a new account as before.

Next: Start managing account(s)

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

Delete profile: You can delete a registered Dijnet profile after rejecting active, value date invoices.

Dijnet account management

Overview screen

Display items (mandatory selection): The screen shows a list of pending (unpaid) invoices and overdue invoices. To pay an invoice, select the invoice you wish to pay and click on the "Continue" button.

Viewing invoice details:

To view the invoice details, click on the invoice and the details of the selected invoice will appear in a drop-down menu.

- Invoice issue date
- Bill payment deadline
- Notifications

Buttons

Continue: payment of the selected invoice will begin.

Reject: after rejecting the selected invoice, you will be returned to your Dijnet account

Cancel: cancels the process.

Invoice management screen

The screen displays the invoice details, where you can check the parameters of the order and manage the invoice as follows:

- Account number to be debited (optional)
- Total amount payable (HUF)
- Service provider name
- Date of issue
- Payment deadline
- Message

- Value date (selectable if value date payment)
- NEXT

Account management options:

- **NEXT:** navigate to the invoice payment process
- **REJECT:** the bill will be returned to your Dijnet account. If you wish to manage this bill again in the CIB Bank Mobile App, you must resend it manually from the www.dijnet.hu page. Please note: rejecting a bill does not constitute a complaint to the service provider; this is always the responsibility of the bill payer!
- **Value date 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 no later than the day before the payment date. In case of unsuccessful execution, the invoice will return to "Received" status. Your payment orders submitted as value date payments can be viewed in the Dijnet system under "Value date payment" status.

Canceling a value date payment: You can cancel your value date payment order no later than the day before the payment date. In this case, the invoice will return to pending (awaiting payment) status.

Confirmation screen

After placing the order, a detailed screen will appear showing the completion of the invoice payment, or in the case of a value date order, the acceptance or rejection of the invoice. Confirmation of orders sent for accounting (successful and unsuccessful) can be viewed by clicking on the "view confirmation" button.

Buttons

Pay new invoice: it is possible to pay a new Dijnet invoice

Share details: the confirmation generated for the payment can be shared

View confirmation: the confirmation document for the paid invoice can be viewed in a new window

Value date invoices: Invoice payments set for the value date can be viewed on the confirmation page

CARDS

Card overview

Purpose of the function: You can manage your card and access the most important functions

In addition to the available functions and the navigation bar, the card image is displayed here, along with the balance (and blocked amount) for credit cards and the available balance and linked account number for debit cards. If the customer has multiple cards, they can switch between them in the upper right corner.

Card transactions

In the card overview, the transactions associated with the card are displayed in the Card transactions section below the card image. **It is important** to note that all transactions initiated with a bank card are included in the card history, regardless of whether they were successful or unsuccessful. Items that have already been posted can be found in the account history menu (those that have not yet been posted appear in the blocked amount).

Purpose of the function: displays the items of the selected card that can be queried for the last 20 or any time interval. Clicking on the **Show more** button displays another 20 items. The filter can be used to modify the selection as desired (period, transactions to be listed, currency, amount, and type). It is possible to export the listed transactions to .pdf or .xls, or to filter and search among the listed transactions.

(Settings and Help tab)

Purpose of the function: To modify the daily cash withdrawal and purchase limits for bank cards. The bank issues bank cards with the basic daily limits specified in the List of Conditions (purchase limit and/or cash withdrawal limit). You have the option to set different daily spending limits for each bank card. The new limits take effect immediately after the modification. The bank will consider the last provision valid until you review it and modify the limit again. The daily spending limit is set in Hungarian forints for forint-based bank cards and in foreign currency for foreign currency-based bank cards.

Limit modification process: limit management for the selected bank card will be available in the settings and help tab. Here you can change the daily spending limit for the card for POS and ATM by clicking on the modification (pencil icon). The limits can be changed separately. You can confirm (sign) the change by clicking on the "Set" button. The new limits will take effect immediately.

Modification screen

Current purchase limit: the current purchase limit for the bank card you have selected (if applicable).

Current cash withdrawal limit: the current cash withdrawal limit for the bank card you have selected (if applicable).

Bank card activation

Purpose of the function: to activate electronic and embossed main and supplementary cards linked to your bank account on the CIB Online interface. Activation is possible for new and renewed cards, and validation takes place immediately. For cards that can be activated, the card image is darkened and an information text appears indicating that the card is not activated. The activation process can be started by clicking the Activate button above the card image.

Activation screen

Card number: enter the four missing digits of the card to be renewed or the new bank card (4 characters).

Expiration date (mm/yy): enter the expiration date of the card to be renewed or the new bank card in mm/yy format. The "/" sign must be entered manually.

CVV2: The 3-digit code found on the back of the card

Transactions

X: Returns to the card overview page.

Next: Authentication (after signing) If the card details have been entered correctly, the card will be activated. A pop-up message will inform you of this. If activation is unsuccessful, a pop-up message will also inform you of this.

Temporary card blocking and unblocking by the customer

The customer has the option to temporarily block the card or unblock a temporarily blocked card, thereby restoring its full functionality.

Temporary blocking:

Clicking on the floating button will display the "Temporary card blocking" function at the bottom. Using this function, click on the Continue button in the pop-up window, enter your PIN code/biometric approval, and the card will be temporarily blocked. Another pop-up window will inform you that the blocking was successful. Clicking on the Cancel button in the pop-up window will cancel the blocking.

Unblocking a temporary block:

An information text will appear on the card image, with an unblock button below it. The customer can also access this function from the floating button by clicking on the "Unblock card" button. After entering the PIN code/biometric approval, the card will be unblocked. A pop-up window will inform you that the unblocking was successful. It is also possible to unblock the card from the card information menu, where the unblock button will appear.

IMPORTANT! Cards blocked due to card transactions deemed suspicious by the Bank are also displayed in the same way, so before unblocking your card, we strongly recommend that you check your latest card transactions under the Cards/My Cards menu item for the card in question, and if you notice anything suspicious, please contact our CIB24 Telephone Customer Service at (+36 1) 4 242 242 before unblocking your card in order to clarify the circumstances of the block.

The blocking and unblocking are valid, i.e. they also apply to the Digitalized Bank

Card.

Virtual card

The Virtual Card feature allows you to create a new virtual card with a limited validity period linked to your active card. Virtual cards can be single-use or multi-use cards.

Virtual cards can only be used for online purchases. Virtual cards are not physically issued. The details of a virtual card differ from those of a physical card, but a virtual card is always linked to a physical card, acting as an intermediary between the physical card and the merchant.

All transactions made with your virtual card can be found in the information relating to your physical card.

The purpose of this feature is to reduce the risk of card fraud. Using a virtual card limits the card's exposure to potential fraudsters.

Requesting a virtual card

This feature is available in the card menu by clicking on the 'New virtual card' menu.

Input page

- **Related physical card:** lists your active cards for which a virtual card can be requested. Currently, virtual cards can be requested for all card types. The available balance for each card is also displayed.
- **Card type:** select a single-use or multi-use card.
 - The maximum number of single-use virtual cards that can be created per day is 20.
 - A maximum of 50 single-use virtual cards can be active/live at any one time.
 - The daily limit for creating reusable virtual cards is 20.
 - A maximum of 50 reusable virtual cards can be active/live at any one time.
 - The purchase limit for reusable virtual cards is a maximum of 30 transactions per card.

These limits apply at the customer level, not per card.

- **Validity:** The expiry date of virtual cards cannot exceed the expiry date of the physical bank card.
 - For single-use cards, the validity period is always 5 days and cannot be changed. If you do not use your single-use virtual card within 5 days, it will be automatically canceled.
 - For reusable cards, you must specify how long the card should be valid, expressed in months. The validity period can be selected from a list of predefined values.

The available values are:

- 1-12 months

- **Maximum amount input field:** For non-reusable virtual cards, the total amount of transactions made with the card may not exceed the maximum amount specified at the time of application. The maximum amount that can be set for cards is HUF 1,000,000. Enter the maximum amount you allow for payments made with a virtual card. The daily and monthly limits for virtual cards are the same as the limits set for physical cards.
- **Card nickname:** any short name you want to give your virtual card.

Transactions

X: return to the home page

Next: Click this button to confirm your virtual card request, and the "Summary screen" will appear.

Summary page

On the summary page, you can review the following details of your virtual card.

- **Linked physical card:** Cardholder name and card nickname
- **Virtual card nickname:** Any short name for the virtual card.
- **Virtual card type:** Single or multiple use
- **Maximum Amount:** Amount and Currency

Actions

Back: Returns to the Input page, where you can modify the data you have already entered.

Next: Create virtual card after signing (authentication)

Confirmation page

The confirmation page opens in the following cases:

- After successful transaction verification on the Approval page.

The Confirmation page contains the following information:

- A message confirming the successful completion of the transaction (e.g., "The virtual card has been successfully created")
- Virtual card number
- Virtual card expiration date
- The CVV2 code of the virtual card – for security reasons, this information will not be available later through the application, so be sure to make a note of it.

Details (hidden by default, with the option to expand or collapse):

- Linked card
- Linked card type
- Cardholder
- Maximum amount

Actions

Copy card number: Copy the virtual card number to the clipboard.

View confirmation: Download the receipt in digital (pdf) format.

New virtual card: Initiate a request for a new virtual card, redirecting to the default home page.

Virtual card overview:

The details of the physical card can be found in the **Related cards** menu, which contains the details of the active virtual cards that have been created:

- Virtual card number
- Card type
- Type
- Card status
- Card expiry date

Disabling a virtual card:

The details of active virtual cards can be found in the **Linked cards** menu under the physical card details. In this menu, you can permanently block previously created virtual cards. You can confirm the blocking of a virtual card with the PIN code associated with the application. Disabled cards will not appear in the overview.

GeoControl

GeoControl is a card-related feature that allows you to set geographical restrictions based on a profile predefined by the bank. The restrictions may vary from card to card. The default setting for all cards is the 'Global' profile.

GeoControl function overview:

The function overview is available in the GeoControl menu in the card details.

Data displayed in the overview:

- Current profile (Global or Limited)
- Time limit
- **List of areas associated with the limited profile:**
 - Countries that comply with 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, United Kingdom of Great Britain and Northern Ireland, 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.

GeoControl Modify Profile

Input screen:

This function is available in the Cards – My Cards menu. Select the desired card and click on the GeoControl tab. To modify the settings, click on the current settings in the overview or use the function directly from the card overview.

Profile type: Global (card transactions are allowed in all countries) or Limited profile (card transactions are allowed in the countries listed above).

Time limit: You can select the start and end dates for the profile. The time limit can be changed at any time without modifying the profile. When the set deadline expires, the profile will automatically switch to the other option and the Time limit status will become "no time limit".

Actions

Cancel: returns to the GeoControl overview page

Sign now: redirects you to the Approval page, where you need to confirm the change.

Bank card blocking and replacement

The bank card blocking or blocking and replacement function allows you to permanently block/block and replace your bank card in a single process. Separate, subsequent replacement is not possible via electronic channels, so replacement can only be done at the same time as blocking in the application and online interface. The block is permanent and cannot be changed afterwards.

For debit cards, replacement is enabled by default, but can be disabled. For credit cards, however, blocking cannot be performed without replacement, so replacement is enabled by default and cannot be disabled.

Blocking/replacement consists of the following parts:

- Card number and cardholder name
- Reason for blocking:
 - Damaged
 - Lost/stolen
 - Fraud / Suspicious transaction
 - Swallowed by ATM
- Card replacement (can be enabled/disabled, except for credit cards)

- Processing time (Standard, cannot be changed)
- Delivery method
 - Postal delivery (to the address stored with us)
 - Bank branch delivery (customer's local branch)

The delivery method cannot be modified with regard to the address/branch offered by us; this can be done on CIB24 or at a branch.

If the blocking or replacement process cannot be performed, an error message will be displayed. (If the blocking part is successful but the replacement is not, an error message will be displayed). A pop-up message will also inform you of the successful blocking and replacement process.

Actions

X: returns to the card overview

Next: a pop-up informs you that the blocking/replacement will be final and asks for final confirmation

Cancel: Returns to the blocking/replacement page

Confirm: Signs the operation (biometrics or PIN) and completes the process

Debt payment - Transfer

In the Debt payment menu, you can initiate a simplified transfer to settle your credit card expenses. You can choose from the following pre-set amounts: minimum payment, total previous month's expenses (closing balance), or any amount. The amount you choose cannot be less than the minimum payment. This function is available from the card menu and the credit card widget. Transactions classified as transfers between your own accounts are only available between your own accounts.

Purpose of the function: to transfer an amount in forints from a forint account to your own credit card account.

Conditions of fulfillment: on the given day, the account to be debited must have sufficient funds to cover the amount of the transfer.

Partial fulfillment of a given transfer is not possible.

Execution date: transfers are executed immediately on the date of submission. First, a cover check is performed, then the account is debited and the beneficiary account is credited, unless the customer changes the value date.

Input page

- **The debit account** lists your active accounts from which you can initiate transfers. Each account is displayed with the following details: Nickname and IBAN account number, account type, account holder, balance, and total available balance.
- **Beneficiary credit card:** your active and pre-selected credit card
- **Amount input field:** enter the amount you want to transfer (other amount)

Optional: minimum payment amount and previous month's closing balance (total debt)

- **Message (optional)**
- **Value date**

Transactions

Continue: use this button to record the item, then the "Summary screen" will appear.

Summary Page

Once all the data has been entered on the "Input Page", click the **Continue** button to display the Summary Page, where you can review and modify the transfer data.

Account to be debited: Account ID and Account Number

Amount: Amount and Currency

Beneficiary: Card number

Cancel: Returns you to the Input page, where you can modify the payment details you have already entered.

Sign now: finalize payment.

Save: if you choose to save, the transfer will be saved and you can later modify, finalize, and approve it for payment under the Payments menu.

Actions

Authorization page

Approve the order using your key/token. If you have not enabled quick payment in the My Profile/Settings interface, you will need to authorize your transfers.

After the order has been successfully authorized, you will be redirected to the Confirmation page. **Confirmation page**

The Confirmation page opens in the following cases: • after you confirm the process on the Summary page (if payment authorization is not required) or

- after successful authorization on the Authorization page.

The Confirmation Page contains the following information:

- A message confirming the successful completion of the transaction (e.g., "Successful order")
- Transaction ID

Details (hidden by default, with the option to expand or collapse):

Account to be debited: Account ID and Account Number.

Amount: Amount and Currency.

Beneficiary: Card number.

Reference number: Unique identifier.

Amount: Amount and currency.

Transactions

Download: Download the document in digital (pdf) format.

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

SAVINGS

The Savings function allows you to review your savings products and initiate term deposits. You can view the details and balances of your term deposits and savings accounts.

My Savings:

Purpose of the function: to provide information about savings products, displaying the balances and owners of deposits and accounts, and to assist in obtaining further related information.

Accessing the Overview page: Clicking on the My Savings menu item opens the Savings Overview page. The My Savings Overview page provides brief information about your savings products.

The page consists of the following elements:

- Quick access menu,
- My Savings mini application (widget).

Quick access menu

Quick access drop-down menu.

My savings mini application (widget)

The **Savings** mini-application (widget) displays active and blocked savings products. The type of savings product determines what data is displayed for each active or blocked savings product.

Each savings product (active or blocked) in the **My Savings** mini-application (widget) is displayed with the following data:

- Menu icon (2 dots)
 - Information and conditions
 - Account history/Deposit history
- Product type label
- Balance
- Savings product owner
- Details

Fixed deposit details

Purpose of the function: to provide detailed information about your fixed deposits.

The page consists of the following elements:

- Fixed deposit summary

- Information and conditions

Summary

The Fixed deposits/Deposit certificates Summary page contains the following information:

- Balance,
- Initial Amount
- Expected Interest
- Date of Last renewal
- History
 - Export
 - Filter
 - Search

Information and conditions

The Information and conditions page contains basic and additional information about the selected fixed deposit. The Information and conditions page can be accessed by clicking on the **Details** button.

Savings account details

Purpose of the function: the savings account details provide detailed information about your savings account.

The page consists of the following elements:

- Savings summary,
- Information and conditions

Summary

Contains the following information:

- Balance• Account Number
 - Maturity
 - Account owner
 - Account Name
 - Product type
 - Accounting Balance
 - Additional Deposit Field
-
- Bar chart (movements over the previous 6 months),
 - Transactions
 - Transaction date,
 - Notice,
 - Debits/Credits,

Information and conditions

The Information and conditions page contains basic and additional information about the selected savings account. The Information and conditions page can be accessed by clicking on the Details button.

Savings overview

Purpose of the function: to provide an overview of available savings products. The selected product can be accessed from this page.

At the top of the screen, the most frequently used products are listed with the following details:

- Product Name
- Minimum Investment Amount and Currency
- Term

Using the search and filter functions, the customer can select the product that best suits their needs.

From the **Savings Overview** menu, customers can customise their savings by clicking the **Interested** button. The following details must be provided:

- Savings purpose
- Savings Term and Currency
- Initial Savings Amount

Once the required details have been entered, clicking on the **See results** button will display the products matching the specified parameters. After reviewing the details, clicking the **View details** button will navigate the customer to the deposit placement process.

Accessing the deposit account page: Select the appropriate product from the list and click on the Apply button to proceed to the deposit account page, where the following functions are available:

- Close (X) button
- Account to be debited and credited: select the account from which the deposit can be initiated
- Amount: manually enter the amount of the deposit
- Term: selectable from the values provided in the pop-up screen
- Expected amount
- Continue button
- Back button

The deposit can be finalized by pressing the Proceed button and entering your PIN code.

Contracting (Summary Screen)

- Close (×) button
- Product Name
 - Deposit Amount and Currency
 - Initial Date
 - Expected Amount and Currency
 - Effective Interest Rate
- Debit and destination Account
 - Account Holder
 - Account Number
- Custom options
 - Interest rate frequency
 - Disposal of principal
 - Disposal of interest
- Details
 - Fee for premature termination
 - Interest tax rate
 - Amount of interest
 - Principal and interest
- More Details
- Proceed button

Confirmation Screen

- Close (×) button
- Product Name
 - Deposit Amount and Currency
 - initial date
 - Expected Amount and Currency
 - Effective Interest Rate
- Debit and destination Account
 - Account Holder Name
 - Account Number
- View contract
- Go to saving details
 - More Details
 - Fee for premature termination
 - Interest tax rate
 - Amount of interest
 - Principal and interest
- Discover investments button

Piggy Bank Opening Page

After selecting the Piggy bank product, clicking the **Get** button will navigate the customer to the account opening process, where the following options are available:

Customization

- Close (×) button
- Product Name

- Deposit Amount and Currency
- Initial date
- Expected Amount and Currency
- Effective Interest Rate
- Tenor
- Debit and destination account: selection of the account from which the transfer will be executed
 - Account Information button
- Amount: can be entered manually; represents the initial account balance (may be 0 HUF)
- Interest rate Frequency: preselected value “At Maturity”
- Expected Amount
- Proceed button

Contracting (Summary Screen)

- Close (×) button
- Product Name
 - Deposit Amount and Currency
 - Initial date
 - Expected Amount and Currency
 - Interest Rate
 - Term
- Details
 - Account Holder
 - Account Number
- Custom options
 - Interest rate frequency
 - Disposal of principal
 - Disposal of interest
- Additional Details
 - Fee for premature termination: (not applicable)
 - Interest tax rate
 - Amount of interest
 - Principal and interest
- Proceed button

Contracts

- Close (×) button
- Acceptance of Terms: by selecting the checkbox, the customer confirms acceptance of the terms and conditions
- Download button: allows downloading the contract draft
- Sign button

Confirmation

- Close (×) button
- Product Name
 - Deposit Amount and Currency
 - Initial date

- Expected Amount and Currency
- Interest Rate
- Term
- Details
 - Account Holder
 - Account Number
- Custom Options
 - Interest rate frequency
 - Disposal of principal
 - Disposal of interest
- View Contract
- Go to Saving details
- Additional Details
 - Fee for premature termination: (not applicable)
 - Interest tax rate
 - Amount of interest
 - Principal and interest
- Discover Investments button

#withSAVE

Purpose of the function: #withSAVE savings account overview

The page consists of the following elements:

- #withSAVE account overview
- Goals
- Information and Contions

Overview

It contains the following information:

- You Saved
 - Total in goals,
 - Unallocated,
 - Goals
 - History
 - Active
 - Archive
 - Transactions,
 - Transaction date,
 - Notice,
- Debits/Credits. •Download
- Filter

Information and conditions: the Information and conditions page contains basic and additional information about the selected savings account. The Information and conditions page can be accessed by clicking on 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

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

The Insurance details screen

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

Name of insurance: the name recorded in the system

Name of the Insurer: the Insurer specified in the insurance contract.

Contract number: the contract ID recorded in the system

Date of contract conclusion: conclusion of the contract

Insured party: name of the insured party indicated in the contract, who is entitled to use the insurance service

SETTINGS

Clicking on the Settings function on the Home screen displays the following:

- Customer name
- Customer ID (user ID)

The SETTINGS button: navigates to the Settings function

Language: Hungarian/English can be set.

Tabs visible in the Settings function:

- My Profile
- Login, security
- Free notifications
- Products and services
- Information and conditions

My profile

- **My personal data**

KYC Questionnaire:

- Status

•**Update:** by selecting this button, the KYC declaration process can be initiated

Personal Data:

- **Close (X):** Redirects you to the Settings page
- Personal Document
 - Type of document
 - ID document number
- Personal data
 - Name
 - Surname
 - Date
 - Nationality
 - Other nationality
 - Country of birth
 - City of birth
 - Tax ID
 - Personal registration number (EMSO)
- Address Data
 - Postal code
 - Country
 - City
 - Street address
 - House number
 - Mailing address details
- Confirm button: By selecting this, you confirm that your data is accurate
- Continue button: Proceeds to the next step

The system only allows completion of the KYC process if the status of your identification documents is valid. If your data does not match reality, please visit one of our branches.

KYC Questionnaire

- **Close (X):** Redirects you to the Home page
- **Pencil icon:** Allows you to answer or modify a specific question
- **Retake questionnaire:** The system will ask all questions
 - **Close (X):** Redirects you to the KYC Questionnaire page
 - **Next button**
 - **Prev button**
- **Confirm button:** Allows you to sign and submit the completed questionnaire

Back (left arrow): Takes you to the previous screen (Settings)

Profile picture (can be changed by clicking on the profile picture)

Customer name (cannot be changed)

Mobile phone number (cannot be changed)

User ID (cannot be changed)

Email (can be changed)

General information:

- Permanent address

Other contact details:

- Notification address

Changes made on the screen can be confirmed by clicking the "Save changes" button in accordance with the password generation method used by the user (#withkey token/hard token).

My Bank

The contact information of the branch office are listed here.

Sign-in and security

Purpose of the function: The security settings function allows you to review your personal security settings and change some of the displayed data.

The tab contains the following functions:

- Quick guide

Quick Transfer

Purpose of the function: activating this function allows you to perform transfer operations between your own accounts without strong customer authentication.

The Quick Transfer page contains the following options:

- Back (left arrow): Takes you to the previous screen (Settings)
- Short information message
- Quick transfer settings slider (disabled by default)
- Save Changes button: Saves changes made on the screen (only active if changes have been made on the screen)

Enabling this feature requires strong client authentication (approval: based on the password generation method used by the user (#withkey token/hard token)).

Free notifications – "Smart notifications" (Push messages)

Description of the smart notifications (push messages) feature:

- **Accounts:** When smart notifications are set up for accounts, the user receives notifications about account movements (excluding charges for blocked payments made with a bank card) and rejected instant transfers.
- **Cards:** When smart notifications are set up for bank cards, the user will receive notifications about bank card transaction blocks, failed purchases, credit card credits and repayments, and expected purchase refunds. If the card monitoring smart notification service is enabled for a given credit card, the due date notification will also be sent automatically in a push message.
- **Loans:** if smart notifications are set up for loans, the user will receive notifications about monthly repayments.
- **Data change monitoring:** if smart notifications are set up for data change monitoring, the user will receive notifications regarding changes to their notification or personal authentication data. For retail customers, the service can only be set up for the Owner. For corporate customers, the service can be enabled for the designated notification user. **The service will be available to retail customers from April 4, 2025.**

Important! In addition to the above services, the bank may also send informational messages to customers regarding cyber security threats or system developments. These messages do not require smart notifications to be enabled in order to be delivered.

The Smart Notifications Account Monitor and Card Monitor systems are designed to guarantee the security of accounts and cards.

Furthermore, if the Client has set up a "Push message" request, the bank will also send smart notifications in the following cases:

- upon receipt by CIB Bank Online/CIB Bank Mobile Application of documents sent by the bank relating to free cash withdrawals (KPKNY) and the Central Credit Information System (KHR)
- when a retail account holder sends an invoice to be paid from the Dijnnet system to their Dijnnet profile registered in CIB Bank Online/CIB Bank Mobile App
- in the case of cash payments, the arrival of the electronic receipt in CIB Bank Online/CIB Bank Mobile Application
- Messages sent in connection with direct debit orders

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

In the case of Smart Notifications (Push Messages) sent on a mandatory basis, the bank's responsibility extends from the moment the Smart Notifications (Push Messages) are sent from the bank to the moment they are delivered to the Service Provider's data message center associated with the device registered by the Client. The bank shall not be liable for the non-arrival of Smart Notifications (Push Messages) sent by the bank, for delays caused by third parties, or for errors in their content, and shall not be liable for any damages resulting therefrom. In order to use the data service (to send push messages), it is necessary to ensure that the mobile device has a data connection (mobile internet, Wi-Fi). The bank shall not be liable for the non-delivery of Smart Notifications (push messages) due to a lack of data connection.

Smart notification settings take effect immediately.

Steps for requesting the service: For accounts, cards, and loans, go to the notifications menu, turn on the service, and accept the terms and conditions of the smart notification service. The service is free of charge. Confirm your acceptance of the terms and conditions with your PIN code/biometric identification. After successful acceptance, the user can select individually from the accounts and cards available in the service which ones they would like to receive notifications for, or they can apply the desired setting to all their products.

For accounts, debit and credit transactions and the minimum amount related to transactions can be specified. The default minimum amount is HUF 500.

For cards, notifications can be requested for card transactions, with a minimum amount of HUF 500. For credit cards, the daily notification message cannot be changed separately; it is automatically set when card monitoring is enabled. The service can be canceled by turning off the Smart Notifications switch in the Notifications menu.

The Data Change Monitoring service of Smart Notifications can be requested/cancelled at a bank branch or via CIB24. **The service will be available to retail customers from 04/04/2025.**

Notifications and messages can be viewed and managed by clicking on the bell icon in the upper right corner. Read notifications and messages can be archived. Archived notifications and messages can be moved to the trash.

Important! Push messages received for strong authentication of bank card purchases are not displayed or archived under the bell icon.

Free notifications settings – Input page

When you select the free notifications tab, the Accounts/Cards/Loans groups will appear (PLEASE NOTE: a given notification group will only appear if the user has a given type of product).

Accounts

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

Debits: you can request messages about debits, for which you can specify a minimum value limit. The application does not send separate messages about blocks/accounting entries resulting from purchases made with a bank card.

The value limit is in the currency of the account.

Credits: you can request messages about credits, for which you can specify a minimum value limit.

The value limit is understood to be in the currency of the account.

Minimum value limit: you will receive a message about money transfers above the specified value limit.

The value limit is understood to be in the currency of the account. The default value is 500 HUF.

Cards

Settings: you can select which bank cards you want to receive notifications about transactions for.

Minimum value limit: you will receive a message about any amounts above the specified value limit being blocked on your account, unsuccessful purchases, credit card credits and repayments, and expected purchase refunds.

The specified value limit is in the currency of the card.

Messages also appear in the notification bar of the mobile device, accompanied by an audible alert (default message alert tone). Clicking on the message launches the application and, after identification, the detailed content of the message becomes readable. No separate notification tone can be assigned to the message in the application.

Loans

Settings: you can select which loan repayments you want to be notified about.

Messages also appear in the notification bar of your mobile device, accompanied by a sound (default message notification sound). Clicking on the message launches the application, and after logging in, the detailed content of the message becomes readable. No separate notification sound can be assigned to the message in the application.

Data change monitoring

Settings: currently, it is not possible to set, query, or modify this service on the application interface; requests can be made via your account or CIB24.

Messages also appear in the notification bar of the mobile device, accompanied by a sound (default message notification sound). Clicking on the message launches the application, and the detailed content of the message becomes readable after identification. No separate notification sound can be assigned to the message in the application.

Products and services

Home settings

Purpose of the function: The Home page settings function allows customers to specify which accounts and products are displayed on the Home page (the screen that appears after logging in).

The Home Page Settings page contains the following options:

- Back (left arrow): Takes you to the previous screen (Settings)
- Short information message
- Change favorite account: Lists accounts achieved by the user
- Change favorite savings: lists the savings accounts accessed by the user
- Change favorite card: lists the credit cards accessed by the user
- Save changes button: Saves changes made on the screen (only active if changes have been made on the screen)

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

Transaction limits

Purpose of the function: to display the transaction limits associated with the CIB Bank Online/CIB Bank Mobile Application channels. Monthly and daily transaction limits have been set in the application. When modifying the default limits, the user can only set lower limits.

The function displays the limits associated with trusted beneficiaries in terms of number of transactions and individual transaction amounts. **IMPORTANT:** these limits are set by the Bank and cannot be modified by the user.

Information and conditions

Purpose of the function: To review the use, conditions, and terms and conditions of the application.

Data processing information

- The data processing notice document relating to CIB Bank Online is available at

Terms and conditions

- Back (left arrow): Takes you to the previous screen (Settings)
- Short information message
- Link: navigates to the Bank's website, where the General Terms and Conditions and several other documents are available.

GDPR Privacy Policy

Purpose of the function: By completing the data protection statement, the customer can consent to or refuse how and for what purposes CIB Bank Zrt. may process their data. Responses can be modified at any time.

The GDPR Data Protection Statement page contains the following:

- Back (left arrow): Takes you to the previous screen (Settings/Information and Conditions tab)
- List of statements: Displays the previous statement values stored in the banking system
- MODIFY button

Statements can be modified by clicking on the MODIFY button. The screen contains the following:

- o Close (X) button: Takes you to the previous screen
- o Short information message
- o VIEW FULL STATEMENT button: The full GDPR statement document is displayed.
- o YES/NO buttons: Use these buttons to indicate your intention to make a declaration.
- o NEXT/PREVIOUS buttons: These buttons are used to navigate between the individual statements.
- o Saving declarations requires strong client authentication (approval: in accordance with the password generation method used by the user (#withkey token/hard token)).
- o The user receives feedback on the result of the statement modification. Information is displayed on where the completed document can be accessed. Clicking on the OK button displays the previous page, which is updated according to the modifications made.

You have the option to accept or reject the following privacy statements on the CIB Bank Online interface:

- You consent to the recording of telephone conversations related to debt collection in connection with the contract to be concluded with CIB Bank Zrt. or to the making of non-specific orders or complaints.
- You consent to the processing of data enabling communication with CIB Bank Zrt. by means other than postal mail.
- You consent to the processing of data necessary for debt collection in connection with the contract to be concluded with CIB Bank Zrt.
- Consents to being contacted for business development purposes.
- Consents to the processing of biometric data.

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

DOCUMENTS

Purpose of the function: confirmations of orders recorded via electronic channels and other documents uploaded by the bank are available.

The information letter sent by the Bank regarding free cash withdrawals (KPKNY) and the Central Credit Information System (KHR) is also available here.

Process for viewing documents: by clicking on the Documents function, the user can access 3 types of documents:

- Receipts
- Contracts
- Statements/fee statements

The documents can be printed and/or saved in PDF format.

Each tab provides search and filter options for the user.

By default, documents from the last 6 months are displayed. Documents older than 6 months can be listed by using the "Custom period" filter option.

Receipts

Detailed confirmations of successful and unsuccessful orders/transactions executed on the CIB Bank Mobile App and CIB Bank Online interfaces are automatically displayed in the Documents – Confirmations function. Confirmations for recurring orders are available in the Recurring Orders function; they are not displayed in the Confirmations tab of the Documents function.

Contracts

Successful and unsuccessful contract documents executed on the CIB Bank Mobile App and CIB Bank Online interfaces, as well as other documents uploaded by the bank, are available in the Documents – Contracts function.

A specific document type is displayed by default in the Documents/Contracts function. Other document types can be filtered using the Filter function.

Statement/Fee Statement

On the Statements tab, you can view your monthly current account statements and annual fee statements. Small businesses have access to a merchant summary of transactions and payments.

The last 18 months of statements are available to all customers with the appropriate settings.

CONTACTS AND SUPPORT

CONTACTS

Purpose of the function: to display CIB Bank's contact details. The function provides access to the Bank's 24-hour CIB24 telephone customer service, allows you to send e-mails, and provides a direct link to the Bank's website.

CHAT

Purpose of the function: Using the chat function, you can contact CIB24 telephone customer service representatives, who are available during business hours (Monday to Friday, 8:00 a.m. to 7:00 p.m., Saturday 10:00 a.m. to 6:00 p.m.) to answer general questions without requiring customer identification.

ATM AND BRANCH LOCATOR

Purpose of the function: to display CIB Bank branches and ATMs on a map of Hungary. The function allows you to view a list of ATMs and bank branches or display them on a map.