

Dear Customer,

As a result of the merger of Budapest Bank Zrt., MKB Bank Nyrt. and Takarékbank Zrt. completed in several stages, Hungary's second largest credit institution, MBH Bank Nyrt. was created as of 1 May 2023 (hereinafter: "Bank"). In order to ensure unified operation and quality customer service, our IT systems will be harmonised.

The unification process involves **IT migration**, which may cause disruptions in the operation of certain services of the Bank on the day of the migration, as well as in the days prior to and following the migration. In order to ensure smooth implementation, **MBH Bank** will operate according to a partial or full bank holiday schedule **from 12.30 on 29th September 2023 (Friday) until 12.00 on 3rd October 2023 (Tuesday)** on a non-continuous basis.

Transition weekend

For your convenience, cash withdrawal via the ATM network, physical debit and credit card purchases at (POS) terminals, digital card use, and merchant card acceptance services (POS, VPOS) will continue to operate during the entire changeover period without interruption.

It is particularly important that you are prepared for the possibility of using certain services for a limited period or in a limited way during the transition period in order to minimise any inconvenience. For example, you may experience disruption in the opening hours of our branches, in accessing our electronic channels and instant transfer orders, both in terms of sending and receiving, during the changeover.

Updated information on using the services and details of the transition will be available on our website: <https://www.mbhbank.hu/fuzios-hirek-vallalatoknak-mkb/atallasi-hetvege>. Please carefully read the information published on the website.

Important details concerning transition related changes

The intervals indicated below represent the maximum time frames required for the changeover. If our bank completes the necessary tasks earlier than that, the indicated services will also be available sooner, for the convenience of our customers.

Bank branches

The branches of MBH Bank

- will be open until 12.30 pm on **29th September 2023 (Friday)**,
- on **2nd October 2023 (Monday)** they will be closed for a full bank holiday,
- on **3rd October (Tuesday)** our branches will be closed in the morning, and will operate as usual from 12 noon.

Electronic channels

If you are a former Budapest Bank retail customer

- The **mobile application, SMS and Internet banking services** will not be available from 19.00 on Friday, 29th September 2023 until 12.00 on Tuesday, 3rd October 2023.
- **Videobank services** will not be available from 19.00 on Friday, 29th September 2023 until 12.00 on Tuesday, 3rd October 2023.

ATM and card

If you are a former Budapest Bank retail customers

- **Cash withdrawal, cash deposit, PIN change and other functions** via the ATM network **will continue to work smoothly** during the entire transition period.
- **Online debit and credit card purchase authorisation** will be available between 29th September 2023 (Friday) and 12.00 on 3rd October 2023 (Tuesday) **with limited administration**. It will operate exclusively with a password received via SMS, instead of the PUSH messages used previously.
- **Static password entry for online debit and credit card purchases** via TeleBank, and **debit and credit card digitisation will be suspended** between 23:59 on Friday, 29th September 2023 and 12:00 on Tuesday, 3rd October 2023.
- **Physical debit and credit card purchases via POS terminals** (up to the available balance), merchant card acceptance services (POS, VPOS), and **digitised debit and credit card** (ApplePay and Android) **payments** will continue to operate **without disruption** throughout the entire changeover period.
- You may block your bank card during the entire changeover period with the support of our Call Centre.

The full list of services can be accessed at <https://www.mbhbank.hu/fuzios-hirek-vallalatoknak-mkb/atallasi-hetvege>.

Payment transactions

If you are a former Budapest Bank retail customer

Instant transfer requests will be accepted until 18.59 on Friday, 29th September 2023. If you are expecting an incoming transaction, please inform your partner that orders initiated by them will not be processed between 19.00 on Friday, 29th September 2023 and 12.00 on Tuesday, 3rd October 2023.

- **Instant transfers can be launched** until 18.59 on Friday, 29th September 2023, after which the service will be suspended until 12.00 on Tuesday, 3rd October 2023.
- **Individual / group transfer** in HUF (IG1/IG2) within Hungary **can be initiated**
 - **On paper until 12.30** on Friday, 29th September 2023. After that, individual or group transfer on paper can be initiated from 12.00 on Tuesday, 3rd October 2023.
 - **Electronically** until 18.59 on Friday, 29th September 2023. After that, individual or group transfers can be initiated electronically from 12.00 on Tuesday, 3rd October 2023.

- Due to the bank holiday, **the following services will be unavailable** from 19.00 on Friday, 29th September 2023 until 12.00 on Tuesday, 3rd October 2023:
 - Initiating and receiving payment request
 - Initiating regular or value date transfer in HUF within Hungary
 - Initiating payment collection
 - Initiating and receiving group direct debit
 - Initiating transfer in foreign currency within or outside Hungary
 - Recording, extension and deletion of a secondary identification
- Due to the bank holiday, **the following services will be unavailable** between 30th September 2023 (Saturday) and 12.00 on Tuesday, 3rd October 2023:
 - Receipt of transfer in HUF domestically
 - Receipt of payment collection
 - Receipt of transfer in foreign currency within or outside Hungary

Investment services

If you are a former Budapest Bank retail customer

For **investment services, loss of service** can be expected between 30th September 2023 (Saturday) and 12.00 on 3rd October 2023 (Tuesday).

Availability of other services

Call Centre

Please note that our Call Centre will be available with **limited service** from 23.59 on Friday, 29th September 2023 until 12.00 on Tuesday, 3rd October 2023. Please schedule important matters outside this period of disruption.

Information on phishing

Attempts at phishing generally involve deceptive emails, phone calls or SMS messages in an attempt to extract information from victims, typically user names, passwords or bank card details. If fraudsters access your bank passwords and codes, they can use them to initiate bank transactions. We would like to draw your attention to the fact that in connection with the changeover, the number of phishing attempts may increase. Here are some useful tips to help you avoid falling victim to such attacks.

- Banks never send emails that require customers to log in immediately or that demand urgent action, such as threatening to block accounts or electronic channels!
- Banks never ask customers to install any software or application (such as a virus scanner) on their device.
- Banks never ask for the customers' bank card details or internet bank IDs, either electronically or via their call centre.
- What can you do to ensure your own security?
 - Never use a browser (e.g. Google, Bing) to find the bank's website. Always type the bank's web address into your browser.
 - Check the address in the address bar of your browser, and if it does not end in ".hu", close the browser immediately.

- Always read the SMS message you receive containing the authorisation code and check what you are giving your approval for.
- Even for authorisations via an application, always check the transaction or modification to be signed.
- If you are unsure about the messages you have received from the bank (you did not initiate the particular transaction or app installation), contact the bank's call centre immediately.

For further useful information and advice please visit the bank's website:
<https://www.mbhbank.hu/fuzios-hirek-adathalaszat-mkb>

If you have any questions, please do not hesitate to contact us using the contact details available on the MBH Bank website via TeleBank on 06 80 350 350 domestically (0-24 hours) or +36 1 373 3399 from abroad (0-24 hours), via email at ugyfelszolgalat@mbhbank.hu, through your contact person for corporate clients, or in person at our branches, the list of which can be found on the mbhbank.hu website.

For further details regarding the unification please check the Fusion News menu item:
<https://www.mbhbank.hu/fuzios-hirek-vallalatoknak-mkb>

It is a priority to provide our customers with quality service in the future, which is reflected in our developments as well. We will do our best to minimise inconvenience for our customers during the transition period. Thank you for your patience and understanding.

Regards,
MBH Bank Nyrt.