

MBH Bank 2.0 – A következő szintre lépünk

Egyszerű. Kényelmes. Biztonságos.

Dear Customer,

Thank you for choosing our Bank to manage your finances. In order to provide you with a more modern service, our Bank is consolidating and upgrading its IT backend systems, modernising its products and contracts (product modernisation) for digital transformation.

Our Bank will terminate your Framework Contract for Payment Accounts and related services by making comprehensive and unilateral amendments to the General Business Rules, relevant General Terms and Conditions (GTCs) and Notices forming part of the Framework Contract. The amendment is based on the provisions of Section 1 (8) of Act CXXXV of 2013 on the Integration of Credit Institutions Set Up as Cooperative Societies and on the Amendment of Regulations Relating to the Economy; The amended Framework Contract will enter into force uniformly on 31 May 2025 and will contain the consolidated standard terms and conditions for all Framework Contracts.

We are informing you of the terms and conditions of your new Framework Contract and any changes to your previous Framework Contract in this letter, please visit our website for more details: www.mbhbank.hu/kovetkezo-szintre-lepunk, where you can view the amended documents as from 30 March 2025.

The title of the notice containing the terms and conditions of the account package you are using and your account number will remain unchanged.

Change of the Contract documentation

Amendments of the General Business Rules

The provisions contained in Appendices I, II, IV and V to the General Business Rules will be transferred to the General Terms and Conditions governing the banking relationships concerned and to the body of the General Business Rules (**new, consolidated Business Rules**), and the Appendices will be repealed. The list of conditions for unilateral modification of the Framework Contract (the "cause list"), the range of definitions and the liability rules for cash substitutes will be standardised. Non-framework contract cause lists will be included in the main text of the General Business Rules with unchanged content.

Changes related to the General Terms and Conditions

The standard terms and conditions governing all Framework Contracts will be consolidated, including the General Terms and Conditions for Payment Accounts and Payment Account Deposits, the General Terms and Conditions for Retail and Corporate Debit Cards, the General Terms and Conditions for Telebanking and the General Terms and Conditions for Electronic Services (**new, consolidated GTCs**). The provisions on Framework Contracts of Appendices I, II, IV, V of the General Business Rules have been included in the new consolidated GTCs, and these documents will be repealed at the same time.

Changes related to the Lists of Terms and Conditions

The general contractual conditions relating to the Framework Contract, contained in the General and Special Provisions List of Terms and Conditions for Individuals and the General and Special Provisions List of Terms and Conditions for Legal Entities, have been transferred to the new consolidated GTCs, and the Notice on special terms and conditions for Payment Accounts and related services and on the procedures for the submission and execution of payment orders (**new, consolidated Notice**), and the Lists of Terms and Conditions for each product.

Changes in bank account management:

- After the termination of the contract, excluding the death of the Account Holder, the amount of the Customer's outstanding claim with the Bank shall be settled by the Bank, at the Customer's request, in cash or by transfer to another account indicated by the Customer, after charging the fees specified in the Notice for the product concerned. After the termination of the contract, the Bank is entitled to charge a monthly fee for the management and registration of the amount registered, as set out in the Notice (unassigned management fee, formerly responsible custody fee).

- The Bank shall consider the Account Holder's orders as terminated as of the authentic date of the Account Holder's death of the Account Holder of a single-owner Account, and shall treat the balance of the Payment Account as blocked from the date of knowledge in the Escrow Registration Account, subject to the conditions set out in the Notice.
- The threshold for the inclusion of an ad hoc Authorisation in an authentic instrument is changed.
- The Bank is entitled to automatically increase the fees and commissions for payment accounts, bank card and electronic services and bank card acceptance services in line with the rate of inflation published by the Hungarian Central Statistical Office in the previous year.

Changes in bank card management:

- The service for the out-of-sequence preparation of bank cards will be phased out.
- When collecting bank cards at a bank branch, the corresponding PIN codes can also be collected at the branch.
- The functions available at ATMs with the bank cards issued by MBH Bank are extended, the newly available functions are described in the Bank Card GTC and the Notices.
- The conditions for applying for bank cards will change, the detailed conditions are set out in the Bank Card GTC and the Notices.
- Visa type cards will also be available under the conditions and from the date specified in the Notices, and their operating framework will be included in the Bank Card GTC.

You may terminate the amended contract in writing, free of charge and without charge, until the amendment comes into force. In the absence thereof, the amended Framework Contract shall be deemed to have been accepted by you. In the context of unilateral contract amendment, you don't have to do anything, you don't need to visit a bank account in person.

Information on bank switching for natural persons:

Please note that you also have the option to switch payment accounts between banks.

You find detailed information thereof at our Bank's website: <https://www.mbhbank.hu/fogyasztovedelem/bankvaltas>, and the website of Magyar Nemzeti Bank (MNB) as follows: <https://www.mnb.hu/fogyasztovedelem/bankszamlak/bankszamlavalasztas-es-bankszamlanyitas/egyszerusitett-bankvaltas>.

Our branch network colleagues are also ready to answer your questions about switching banks.

MBH Bank Nyrt hereby informs you of the following changes.

Changes in handling deposits:

Simultaneously with the amendment of the Framework Contract, the Bank will also standardise the contractual terms and conditions for deposit products with effect from 31 May 2025. These rules are set out in the General Terms and Conditions for Payment Accounts and Deposits linked to a Payment Account. In this framework:

- The provisions of Appendix I to the General Business Rules of MBH Bank Nyrt concerning the deposit contract and interest calculation, the provisions of the General and Special Provisions of the List of Terms and Conditions for private individuals and the provisions of the General and Special Provisions of the List of Terms and Conditions for legal entities concerning deposit products shall be replaced by the General Terms and Conditions for Payment Accounts and Deposits related to Payment Accounts (new, unified GTC).
- The deadlines for accepting deposit orders will be moved to the special terms and conditions for Payment Accounts and related services and the order for submitting and executing payment orders (new consolidated Notice), the conditions for Start-up accounts will be moved to the Caring Account Package and the list of terms and conditions, other conditions for each deposit, the interest calculation formula and the AER data will be moved to each deposit notice.
- The deposit contract may be terminated by the Bank by giving 30 days' notice.

Change related to electronic channels

- The General Terms and Conditions for Electronic Services will be amended in order to comply with other legislative changes or compliance (including, inter alia, Clauses 36 and 37 of MNB Recommendation No.5/2023 (23 May) and

Act CIII of 2023 on the Digital State and Certain Rules for the Provision of Digital Services) and to introduce new functionalities of electronic channels.

Bank Card fee adjustment:

- We would like to inform our customers with a Standard Account Package that certain fees charged for the retail debit card (main card and co-card) in the period from 06.2022 to 04.2024 have not been charged according to the fees set out in "I. Standard Bank Account Management, Service Packages and Conditions for Related Services". The incorrectly charged fees will be debited to the accounts of the affected Customers in April 2025.

Affected fees:

Annual bank card fee; Card collection at a branch; Other cases (replacement card); Other card transactions at domestic branches or post offices; Other cases at foreign branches; Own ATM (cash withdrawal); Foreign ATM (cash withdrawal); Foreign ATM for payments in EUR currency within the EEA; Other cases at foreign ATMs; Fee for out-of-order preparation of bank cards.

- We also inform you that, pursuant to Section 6:22 of the Civil Code, our Bank is entitled to enforce any overdue bank card fees within 5 years of the due date (from the date of the debit as specified above).

More information

If you have any questions or comments about the above, please contact us by e-mail at (ugyfelszolgalat@mbhbank.hu) or via TeleBank (available 0-24 hours, from Hungary: +36 80 350 350; from abroad: +36 1 373 3399) or you can enquire via Videobank every working day of the week between 9:00 and 17:00. To book a branch appointment and access our branch browser, please visit mbhbank.hu/fiokkereso. For full information on the notices, account packages and services indicated in your bank statement, as well as on the above, please visit our website (mbhbank.hu).
