

Dear Customer,

In your previous account statement we noted for your kind information that **Budapest Bank Zrt.** would fuse with **MKB Bank Nyrt. with effect from 31 March 2022.** The financial institution will continue operating under the name of MKB Bank Nyrt.

In relation to the fusion we wish to inform you of the following:

Information on the banking holiday after fusion

On 4 April 2022, the merged MKB Bank Plc will hold a **bank holiday** in order to ensure the smooth technical and IT transitions resulting from the fusion. On this day, **our bank branches (the former branches of Budapest Bank Ltd. and branches of MKB Bank Plc) will be closed.**

For the latest information on the availability of our services and the schedule of the switch-over please visit our website at: www.mkb.hu.

What will be different after the fusion?

The branch offices and the ATM network

The fused **MKB Bank Nyrt.** will be present in **66 towns with a total of 143 branch offices and 184 ATMs,** therefore our customers will be able to do business with us in person and use our usual high quality services at an increased number of branch offices.

The basic banking services relating to your daily financial affairs will be available after the fusion **at all of our branch offices, i.e. at the MKB Bank Nyrt. and the former Budapest Bank Zrt. units** alike. You are kindly asked to **call at your home branch office** after 5 April 2022 **for any other type of administrative.** For information on the services available at the various branch offices please visit our website at www.mkb.hu.

The **image of the former Budapest Bank Zrt. branch offices will also be change,** as **they will be operating partly or in full with the image of the legal successor MKB Bank Nyrt.** You will see the data and logo of **MKB Bank Nyrt.** in all customary communication channels (**internetbank, mobile apps, account statements, postal or electronic mail**) and the image of Budapest Bank will no longer be used.

The ATMs of Budapest Bank Zrt. will be added to MKB Bank Nyrt's ATM network. Some functions will not be available for our customers through certain ATMs after the fusion. For details, **see the stickers on the ATMs** and at www.mkb.hu in the **ATM search** function.

MKB Bank Nyrt. contact details

From 1 April 2022, MKB Bank Nyrt's

- new **central customer service telephone number: +36 80 350 350,**
- telephone number from abroad: +36 1 373 33 99
- central e-mail address ugyfelszolgalat@mkb.hu.

Our existing telephone numbers and e-mail addresses will not be terminated but continue to be operated without interruption.

Information on the fusion and the services of the bank after the fusion will be available from 1 April 2022 on MKB Bank Nyrt's official website at www.mkb.hu.

What will not be changed after the fusion?

General information

As a result of the merger, our customers' payment account, debit card, credit card and loan account numbers, as well as the names of our e-channels and their availability will not change, and you have no further action to do.

Important information about the merger

Information on the denomination exchange of banknotes and coins

From 1 April 2022, only clients with bank accounts of MKB Bank Plc and the former Budapest Bank Ltd. can use the banknote and coin denomination exchange service. The service fee is 0.5% for HUF banknotes and 4% for HUF coins.

You are kindly invited to visit the website of MKB Bank Nyrt. (www.mkb.hu), where you will find the latest information regarding any change in the Business Rules, the General Contract Terms and Conditions and the notices. **The latest information on the fusion is available on the home page under 'About the fusion' ('Fúziós hírek').**

In case you have any question please enquire at the contact details on MKB Bank Nyrt's website, our branch offices or on our website at www.mkb.hu.

We are sorry for any inconvenience and thank you for your patience!

Yours sincerely,

MKB Bank Nyrt.

23 February 2022