

KDB NETBANK SERVICE

For Private Persons

INTERNET BANKING SYSTEM PROVIDES

Solution offered by KDB Bank Europe Ltd. ensures a complex service for its clientele based on internet technology beside the highest security. By using of the system our Clients can contact with the Bank in 24 hours a day via internet by the help of most popular browsers, they can initiate orders and make inquiries.

APPLICABLE SERVICES

Information

- Account information
 - Account balance
 - Account history
 - Statement of account
 - Hold funds
- Term deposits
 - Effective term deposit interest rates – link to home page
 - Term deposit placement
 - Term deposit management - termination
- Loan portfolio
- Submitted orders' status
 - Sent orders
 - Pending orders
 - Rejected items
- Inquiry
 - Daily fulfilled transactions
 - Standing orders
 - Direct debit authorization inquiry – modification/ deletion
 - Unfulfilled direct debit authorization
 - Pending direct debit
 - List of conditions
 - Exchange Rates
- Calculators and diagrams
 - Currency diagram
 - Interest rates diagram
 - Loan calculator
 - Currency converter
- Bankcards
 - Bankcard details – Bankcard movements
- Securities
 - Portfolio inquiry
 - Securities account history (NYESZ)

Orders

- Transfers
 - HUF payment order – Internal, GIRO, VIBER
 - Pay cheque – GIRO
 - HUF transfer between own accounts
 - Standing order
 - Direct debit authorization
 - External payment order
 - Foreign exchange transfer between own accounts, conversion order
 - Internal foreign exchange transfer
 - Money order
 - Notice of cash withdrawal
 - Set up hold funds and cancellation
 - SMS service
 - Overdraft application
 - Free format letter
 - Meeting request announcement

Package management

- View of a package
- Package modification
- Package delete
- Re-date of package
- Reuse of package
- Signing a package
- Delete signatures on a package
- Package import
- Package dispatch

Pattern managements

- New pattern
- Pattern modification, deletion

Partner management

- New partner
- Partner modification, deletion

Settings

- Favorite account management
- Limits

- Login password modification
- Signature rights
- Signature password modification
- Favorite functions
- Desktop setup
- Direct Marketing approval

SECURITY FEATURES

Encryption

Encryption and authentication of the communication between the web server of KDB Bank Europe Ltd. and the Client is ensured by 128 bit SSL protocol. The Certificate on the Bank's web server authenticates the server towards the user and encrypts data sent by the user. This protocol also assures the integrity of data during transfer and forbids the unauthorized person(s) to change it.

The system guarantees by a special protocol that inputted and submitted packages arrive once and exactly once.

Authentication

Authentication form of orders sent via KDB NetBank is a signature password sent in an SMS and to be used only for the given order. The code sent in SMS has 8 digits and valid for 5 minutes.

Precautionary measures

The Bank defends Your data with above mentioned most modern technology and process system and makes impossible access by unauthorized persons. Whereas the Clients must do the necessary precautionary steps like: Code and password must not be found close to the PC by other persons, strangers must not access close to the PC as they can place a typing-reader tool or program.

Please do not initiate transaction in unknown secured environment and enter directly to NetBank only from well-known home page of KDB Bank Europe Ltd. (www.kdbbank.eu) do not use different link.

TECHNICAL BACKGROUND

To use KDB NetBank the following technical conditions shall be met:

- Operation system:
 - MS Windows 95 / 98 / NT / ME / 2000 / XP / VISTA operation system;
 - Linux operation system;
- Internet browser:
 - MS Internet Explorer 6.0 or newer version;
 - Netscape Navigator 7.1 or newer version;
 - Mozilla Firefox 1.5 or newer version;
- Adobe Flash Player 9.0.28 or newer version;
- Internet connection;
- Hardware: PC

THE COOPERATION OF PC BANKING AND INTERNET BANKING

KDB NetBank is the part of PC Midi and Max, its services works in conformity of those. Due to this feature these systems provide unique services in a cooperative way.

So our Clients reach the same system without reference of the channel. Thus they can use not only the same IDs and passwords but regarding the functionality they meet with very similar faces and notions.

Permeability of these channels ensures possibility of package import between PC Banking and NetBank. It means that packages inputted in PC Midi or Max can be signed in KDB NetBank as well.

There is a "Common Area" in both system by using of which orders can be imported. Orders can be taken from the "Common Area" and can be sent after signing.

HOW TO ACCESS KDB NETBANK?

- In case You wish to apply for our internet banking service You can do it in any of our branches. After identification and account open – in case You does not possess KDB Bank Account - by the input of necessary data User's Data Sheet is to be printed. Authorized / user access can be applied for only those accounts regarding which the Account holder authorized the respective person in Signature Card.
- Following sign of the Data Sheet the KDB NetBank Service Contract is to be concluded." General Terms and Conditions on Banking Services via Phone or Electronic Channels" form the attachment of the Contract.
- Our colleagues based on data sheet and signed contract do the registration tasks needed and send in an SMS Your first login password which must be modified after first login. In case You have a User access right to PC Midi or Max the same login password should be used.

SERVICE AVAILABILITY

KDB NetBank service is available in 24 hours a day.

KDB Bank Europe Ltd. shall undertake beside meet the limits in related Condition List:

- The fulfillment on the date order sent in case internal transfer in HUF or foreign currency till p.m. 8.00 on working days
- The fulfillment of VIBER transfer till p.m. 3.00 on working days
- External foreign exchange transfer submitted before a.m. 9.30 on working day with T+1 working day fulfillment, External foreign exchange transfer with conversion submitted before p.m. 8.00 on working day with T+3 working day fulfillment
- T day fulfillment of term deposit placement submitted till p.m. 8.00
- Registration for next working day of cash withdrawal announcement submitted till a.m. 10.00

Related full cut-off time of the orders are included in effective List of Conditions for Private Persons.

FEES AND COSTS OF SERVICE

Fees and costs related to KDB NetBank are included in effective "List of Conditions for Private Persons" and "List of conditions of KDB Basic account package for Private Persons".

KDB Bank Europe Ltd.