

Dear Customer,

We have informed you several times in the past that **Budapest Bank will be merged** into MKB Bank on **31 March 2022**, and the merged bank will continue to **operate under the name MKB Bank**.

The merger of the two banks will involve an IT migration, which will cause disruptions in the operation of some of the bank's services on the day of the merger and in the days following it. In order to ensure smooth IT operations, **the merged MKB Bank will observe a bank holiday from 2 to 4 April 2022**.

**On 2 and 3 April**, you may experience, among other things, **a downtime in accessing our electronic channels, instant transfer orders** - both sending and receiving - **and shorter outages in card usage**.

**On 4 April, our branches will be closed, but our electronic channels** and telephone customer service will be **uninterrupted, cash transactions** (sending and receiving HUF and FX transfers, deposit management, group direct debits, debit of instalments) **and card use will continue as usual**.

On 31 March and 1 April you can expect shorter service outages as described below.

For more details, please read below. You can find updated information on how to access the services and details of the merger on our website [www.budapestbank.hu](http://www.budapestbank.hu) under Merger News.

### **Bank branches**

Branches of the merged MKB Bank

- **will be open until 12:00 p.m. on 1 April 2022,**
- **will be closed on 4 April 2022.**

### **Electronic channels**

You will **not be able to use** our electronic channels:

- **from 6:00 p.m. on 31 March 2022 for BusinessID, from 9:45 p.m. for Budapest Internetbank and Budapest Bank Mobile App until 01:45 a.m. on 1 April 2022, and**
- **from 9:30 p.m. on 1 April 2022 until the end of the day on 3 April 2022 for MKB Internetbank (formerly BB), MKB Mobile App (formerly BB), BusinessID and Business Terminal. \***

From 1 April 2022, **our electronic channels will operate under a new name, but with the same functionality as before**.

### **Immediate transfer orders**

During the downtime of our electronic channels, **it will not be possible to submit instant transfer orders** at the following times and channels:

- **From 9:45 p.m. on 31 March 2022 via the Budapest Internetbank and Budapest Bank Mobile App channels until 01:45 a.m. on 1 April 2022,**
- **from 9:30 p.m. on 1 April 2022 until the end of the day on 3 April 2022, as expected, via the MKB Internetbank (formerly BB), MKB Mobile App (formerly BB) and Business Terminal. \***

In view of the above, please time your orders outside the downtime periods!

It will not be possible to **receive instant transfers from 9:30 p.m. on 1 April 2022 until the end of the day on 2 April 2022.** \* Once the crediting of incoming orders has started, **you will be able to access the funds immediately with your debit and credit card.** If you are expecting a transfer, please let your partner know that they are unable to transfer to you during this period.

### **Debit and credit card transactions, ATMs**

For card transactions, the following information is provided in relation to the merger weekend:

#### **Cash withdrawal**

- **ATMs** will experience a few minutes of downtime **between 12 a.m. and 7:00 a.m. on 1 April 2022**, but **ATM cash withdrawals** will continue to operate smoothly during other periods.

#### **Purchases**

- **Physical debit and credit card purchases at POS terminals will continue to work throughout the IT changeover.**
- **Internet debit and credit card transactions may be disrupted from 9:30 p.m. on 1 April 2022 until the end of the day on 3 April 2022. If you have not yet set up an Internet shopping password for your debit and credit cards, please do so** in MKB Internetbank (formerly BB) (“Bank and Credit Cards”, “Bank Card List and Operations”, then “Set Internet Shopping Password”) or in the MKB Mobile App (formerly BB) (“Bank Cards”, “Security”, then “Internet Shopping Password”) or by calling TeleBank on 1440. You can continue to set your password on TeleBank during the downtime of electronic channels. If you’ve set your password before but can’t remember it, set a new one. Please **also check the mobile phone number you have registered** with the bank to ensure that the SMS required for approval is sent to the correct number.
- There may be disruptions in the use of **digital cards** (Apple Pay, Android mobile payments) between **09:00 a.m. on 31 March 2022 until the end of the day on 3 April 2022.**\*  
To avoid any payment problems, please keep your physical plastic card with you.

### **Availability of our other services**

#### **Budapest Mobilbank service**

**From 9:30 p.m. on 1 April 2022 until the end of the day on 3 April 2022**, you may experience disruptions to your mobile banking service. SMS messages received during this time will be sent subsequently.

#### **TeleBank (telephone customer service)**

**From 9:30 p.m. on 1 April 2022 until the end of the day on 3 April 2022:**

- **TeleBank** will be available **with reduced functionality**, and

- you may experience outages in the **TeleBank automated system** if you choose to identify yourself by telecode within the above period.\*

Waiting times can sometimes be significantly longer than usual. Please schedule your foreseeable transactions via TeleBank outside the period of service disruption.

### **Videobank services**

Our Online Account Opening and Online Commercial Credit services will be unavailable for video banking from 2 April 2022 until the end of 4 April 2022.\*

### **Investment services**

Former Budapest Bank customers

- can place orders for **retail securities until 2:00 p.m. on 31 March 2022**, and those will be executed with the usual lead time.
- **will temporarily not be able** to place orders for retail securities in the merged MKB Bank **on 1 April 2022**.
- can fully place orders for **retail securities from 5 April 2022**.

### **Website**

**As of 1 April 2022, the [www.budapestbank.hu](http://www.budapestbank.hu) website will no longer be available** and customers will be automatically redirected to [www.mkb.hu](http://www.mkb.hu).

### **Phishing**

Please note that the merger of the two banks could lead to an increase in phishing attempts. Please be careful with your incoming calls and emails and look out for the warning signs, which you can read more about in Magyar Bankholding's [announcement](#). Please only access our electronic channels through the official bank website and under no circumstances should you share your bank details with strangers, as we never ask our customers to provide them.

We will keep our customers informed about the merger on [www.budapestbank.hu](http://www.budapestbank.hu) and by email.

\*The given timeframes can be shortened if our bank completes the necessary IT tasks sooner, so that the given services are available sooner for the convenience of our customers.

Best regards,

Budapest Bank Zrt.