

Dear Client,

We have already informed you in your previous account statement that **Budapest Bank Ltd. and MKB Bank Plc will merge on 31 March 2022**. The merged bank will continue to operate under the name of MKB Bank Plc.

Information on the post-merger bank holiday

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**.

We will keep you informed about how to use the services and the timetable for the changeover via our website www.budapestbank.hu.

What will change after the merger?

Bank branches and ATM network

The merged **MKB Bank Plc will be present in 66 towns, with a total of 143 bank branches and 184 ATMs**, thus providing our customers with personal administration and the usual high-quality service at more locations than before. Following the merger, you will be able to use the **general banking services related to your day-to-day financial management in all our branches, i.e. in the branches of MKB Bank Plc and the former Budapest Bank Ltd.** After April 5 2022, please **contact your former bank branch for all other administration**. After the merger, you can find out more about the range of services available at each bank branch at www.mkb.hu.

The **visual brand of the former branches of Budapest Bank Ltd. will also change**, and they will continue to operate in **part or in full with the visual brand of the successor MKB Bank Plc**. All the previously familiar communication channels (**internet banking, mobile apps, account statements, post letter or e-mail, etc.**) will also bear the data and logo of MKB Bank Plc, while the Budapest Bank Ltd. brand will be removed. The **ATM network of MKB Bank Plc will be expanded with the ATM facilities of Budapest Bank Ltd.** After the merger, **clients will not be able to access some features at certain ATMs**. For details, please refer to the **stickers displayed on the ATMs and the ATM locator at www.mkb.hu**.

Contact information of MKB Bank Plc

From 1 April 2022, the new contacts of MKB Bank Plc:

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

Our current phone numbers and email addresses will not be discontinued and will continue to be available without interruption.

From 1 April 2022, **you can find information** about the merger and the services of the merged bank on www.mkb.hu, the official website of MKB Bank Plc. Following the fusion, users will be **automatically redirected from www.budapestbank.hu to www.mkb.hu** and will receive an information message.

What will not change after the merger?

General information

Apart from naming our e-channels, the payment account, debit card, credit card and loan account number of our customers and the availability of our e-channels will not change, and you have no further action to do.

More important information about the merger

A) Information on the deadline for receipt and execution of payment orders

From 1 April 2022, **the deadline for the acceptance and execution of payment orders will change. If our clients submit the paper-based ad hoc HUF transfer order by 14:00** on a bank business day, **it will be fulfilled on the same day.** The deadline for submitting an **ad hoc HUF transfer order** (but not an immediate transfer order) and a **group transfer order** submitted to an account within the bank and sent to another bank via the **electronic channel** will be changed to **16:30 on every bank business day.** According to Article 2.6.13. D)10 of the Bank Agreement, you have the right to terminate the Framework Agreement free of charge until the day before the changes come into force, and failing to do so will deem the amendment accepted.

B) 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.

C) Information on the termination of the payment request service

The payment request service will be removed from the Budapest Internetbank on 31 March 2022, and in accordance with Article 2.6.13. D)10 of the Bank Agreement, you are entitled to terminate the Framework Agreement in **Budapest Bank MobilApp** free of charge until the day before the changes enter into force, and failing to do so will deem the amendment accepted. Due to the change, on 31 March 2022, all requests sent and received but not yet fulfilled will be closed in the bank's systems.

D) Information on the validity and continuity of marketing statements

We would like to inform you that after the merger, **the data controller will be MKB Bank Plc** (Cg.01-10-040952). Your previously submitted marketing statement will continue to be valid with unchanged content until you change it or the advertising practices of MKB Bank Plc change.

Please follow the website of Budapest Bank Ltd (www.budapestbank.hu), where you can find constantly updated information regarding the changes in the Bank Agreement, the General Terms and Conditions and the announcements of Budapest Bank. From 1 April 2022, all information and documents related to the merger will be available on www.mkb.hu. **For up-to-date summary information on the merger, see the Merger News section on the main page.**

In case of any questions, we are at your disposal at the contact details found on the website of Budapest Bank Ltd. and our bank branches, the list of which you can find on www.budapestbank.hu, and after 1 April 2022 on www.mkb.hu.

We apologize for any inconvenience and appreciate your patience!

Sincerely:

Budapest Bank Ltd.

23 February 2022.

