

Dear Customer,

You have been provided with information on several occasions during the recent period concerning **Budapest Bank's merger** into MKB bank **with effect from 31 March 2022**, after which the combined entity would continue **operating under the name of MKB Bank**.

The merger of the two banks entails an IT switch-over, which might be accompanied by interruptions in certain services of the bank on, and during the first few days following, the day of the merger. To enable seamless completion of the necessary IT operations **the merged MKB Bank will not open for business on 2, 3 and 4 April 2022**.

**On 2 and 3 April you may experience brief interruptions**, for instance, **in the accessibility of our electronic channels and in prompt** outbound as well as inbound **transfer orders, and card use**.

**On 4 April our branch offices will be closed but your electronic channels and telephone customer service will be accessible without interruptions**. **Cash transactions** (transferring and receiving HUF and foreign exchange, deposit management, direct debits, debiting of repayment instalments) **and card use will be operating as usual**.

On 31 March and 1 April you might expect to experience short service interruptions as detailed below.

You are kindly invited to read the following detailed information on the switch-over. For regularly updated information on the availability of services and details on the merger please visit our website at [www.mkb.hu](http://www.mkb.hu), under News on the Fusion.

### **Branches**

The branch offices of the merged MKB Bank

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

### **Electronic channels**

Our electronic channels **will not be available as detailed below**:

- the **MKB NetBANKár**, the **MKB Mobile Application**, and the **MKB NetBANKár Business** services will not be available **from 23:55 on 1 April 2022 until probably the end of the day on 3 April 2022**, while the **PCBankár** service will **only** be available for use **in off-line** mode.
- The **VideóBANK** services will be down from **2 April 2022 until 6 April 2022**.

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

Please be informed that the **physical deposit and credit card purchase services on the (POS) terminals will be available and cash can be withdrawn from the ATMs as usual**, during the merger weekend.

- Interruptions should be expected in the use of **digitised cards** (ApplePay, Android Mobile Payment), and in the card digitisation from **23:55 on 31 March 2022 until probably the end of the day on 3 April 2022**. To avoid complications with your payments you are kindly advised to keep your physical plastic card on you.
- In the execution of **on-line payment transactions** interruptions may occur **between 23:55 on 1 April 2022 until probably the end of the day on 3 April 2022**, in view of which you are kindly asked to schedule your purchases outside this time frame.

## Prompt transfer orders

**No prompt transfer orders can be submitted** during the downtime of our electronic channels:

- through the MKB NetBANKár, the MKB Mobile Application, and the MKB NetBANKár Business services **from 23:55 on 1 April 2022 until probably the end of the day on 3 April 2022.**

Accordingly, you are kindly asked to submit your orders before or after the downtime periods.

**From 0:00 on 2 April 2022 until probably the end of the day on 2 April 2022 you will not be able to receive prompt transfers.\*** From the start of the crediting of the amounts stipulated in orders received, **you will be immediately able to access the amounts received with your deposit or credit card.** If you expect to receive a transfer, please inform your partner that they cannot make transfers to you during the above period.

## Availability of our other services

### MKB MobilBANKár service

The text messaging service linked to payment transactions will not be acceptable **from 23:55 on 1 April 2022 until probably the end of the day on 3 April 2022.\*** The text messages on payment transactions on accounts will not be sent subsequently.

### TeleBank

The TeleBANKár service will be functioning under the name of TeleBank from 1 April 2022.

**From 23:55 on 1 April 2022 until probably the end of the day on 3 April 2022:**

- **the TeleBank service will be available with reduced functionality,** and
- **fewer than usual services will be available on the TeleBank automated system.**

Please note that operations requiring identification with TeleBank codes, or modifications, will probably not be possible during the above period. \*

The waiting period may, in some cases be significantly longer than usual. You are kindly asked to schedule your foreseeable TeleBank transactions outside the period of service reduction.

## Data phishing alert

Please be aware of a potential increase in the number of data phishing attempts in connection with the merger of the two banks. In relation to your incoming calls and emails you are kindly advised to pay attention to warning signs on which you can find more information on the Magyar Bankholding [communication](#). You are kindly asked to access our electronic channels only through the bank's official website. Please do not, under any circumstances, share your banking data with anyone you do not know, because we never ask our customers for such data.

Regularly updated details on the fusion are available at [www.mkb.hu](http://www.mkb.hu) and will be provided for our customers by e-mail as well.

The above time frames are the maximum periods of time required for the performance of tasks relating to the merger. When the required tasks are carried out more quickly than expected, the services concerned will be made available for the convenience of our customers.

Yours sincerely,  
MKB Bank Nyrt.