

CIB BANK ONLINE

USER MANUAL

TABLE OF CONTENTS

CIB BANK ONLINE SERVICE	5
CONDITIONS FOR THE USE OF THE SERVICE	5
USE OF THE SERVICE.....	5
PASSWORD GENERATORS.....	5
CIB Hard Token.....	5
#withKEY token	6
Token	6
Easy Token.....	6
CIB mobilToken	6
LOGGING IN TO THE INTERNET BANK WITH THE VARIOUS PASSWORD GENERATING DEVICES AND YOUR NORMAL PASSWORD 7	
Logging in to the CIB Bank Online system for the first time.....	8
In the case of identification with a CIB Hard Token	8
In the case of identification with #withKEY token	8
Signature code generation for transaction approval.....	9
In case of CIB Hard Token:	9
In case of #withKEY token:.....	9
RECOMMENDED MINIMUM TECHNICAL REQUIREMENTS	10
Security	10
RANGE OF SERVICES	12
SMART LOGIN.....	12
HOME PAGE.....	12
"Main account" mini app	12
"Main card" mini app.....	13
"Main savings" mini app.....	13
"Recent transactions" mini app	13
"Transfer to your favourite partners" mini app.....	14
PROPOSALS	14
My offers – Personalised offers	14
ACCOUNTS	15
Accounts overview.....	15
Quick access menu.....	15
My Accounts mini app (widget)	15
Other Accounts mini app, optional (widget).....	15
Credits and debits – Account history	15
Account details.....	15
PAYMENTS	16
Transfer to myself	16
Transfer to someone.....	18
Recurring payments	24
Payment Request.....	30
Sending a Payment Request.....	31

Payment request received	35
Foreign payment	38
First input page	40
Second input page	40
Summary page	43
Confirmation page	45
Currency Conversion	48
Mobile top-up.....	51
Payment list.....	53
Beneficiary list	54
Dijnet (Electronic invoice management service).....	56
CARDS.....	60
Cards overview	60
Quick access menu.....	61
Card transactions – Card history	61
Limit change	61
Bankcard activation	62
Debt payment – Transfer to my account.....	63
Virtual card	64
GeoControl.....	67
SAVINGS.....	68
Time deposit details	70
Savings account data.....	70
Savings overview	71
#withSAVE.....	71
LOANS.....	73
INVESTMENTS	74
Product Overview	74
Portfolio overview	75
Buying investment unit.....	75
Selling of investment units.....	75
Financial profile	76
Orders.....	76
INSURANCE POLICIES.....	77
SETTINGS	77
Profile.....	77
Sign-in & Security	78
Easy transfer.....	78
Free notifications - "Smart notifications" (Push message)	79
Products and services	81
Overview	81
Transaction limits.....	82
CIB Bank mobile app.....	82
Information and conditions	82
Terms & conditions.....	82
GDPR consent.....	83
DOCUMENTS	84

My Receipts	84
My Contracts.....	84
My Statements / Fee statement for current account.....	85
CONNECT	86
BRANCH LOCATOR.....	86

CIB Bank Online service

CIB Bank Zrt. (hereinafter: “the Bank”) provides electronic services via its Hungarian and English language websites, which makes it possible for Users to perform banking transactions and utilize auxiliary services, subject to the relevant authorisation. The Bank provides numerous service packages. The packages’ type and content are contained in the “Service packages and Function list” appendix attached to the user guide.

Conditions for the use of the service

The service may be used by private individuals, sole traders and business or other organisations who have a bank account and/or a contract for investment services with CIB Bank, as well as by private individuals who hold a Settlement Account (shopping card account and/or credit card account) at CIB Bank.

Use of the service

When using the service, you can choose from the following password generating devices.

We kindly inform you that from 14th of September 2019 you cannot perform transactions requiring signature/approval with CIB MobilToken / Easy token / Token password generator device authentication method. Only log in and enquiry functions will be available with these devices.

Password generators

After September 14, 2019, only CIB Hard Token or #withKEY token can be used as a password generation device. CIB Hard Token can only be requested at a bank branch. #withKEY token (CIB Bank Mobile Application) can be requested at bank branches, CIB24 T Customer Service.

CIB Hard Token



The CIB Hard Token is a physical password generator that creates a single-use password, which serves as a security code for logging in to CIB Internet-based electronic services (CIB Internet Bank, CIB Bank Online) and the eBroker service, and for the approval of operations that require signature. The CIB Hard Token can be used after entering the personal 4-digit code set by the user at the time of the request. The six-digit number generated by the CIB Hard Token, that is the password generated by the CIB Hard Token. To log in and to approve operations that require signature, a different code must be used each time.

#withKEY token

The #withKEY Token is a PIN code-protected password generating function, which creates a single-use password. The password serves as a security code for logging in to CIB Bank's Internet-based Electronic Services (CIB Internet Bank, CIB Bank Online, CIB Bank Mobilapplication) and the eBroker service, and for the approval of operations that require signature.

User ID and token generated 6 digit number, the token generated password is seen on CIB Mobilapplication screen with the opening of #withKEY token function. To log in and approval of operations a different code must be used each time.

Token



The Token is a PIN code-protected password generating device, which creates a single-use password. The password serves as a security code for logging in to CIB Bank's Internet-based Electronic Services (CIB Internet Bank, CIB Bank Online, mobilCIB) and the eBroker service. To log in a different code must be used each time.

From 14th of September 2019 you cannot perform transactions requiring signature/approval with this token generator device.

Easy Token



The Easy Token is a PIN code-protected password generating device, which creates a single-use password. The password serves as a security code for logging in to CIB Bank's Internet-based Electronic Services (CIB Internet Bank, CIB Bank Online, CIB Bank Mobilapplication) and the eBroker service. From 14th of September 2019 you cannot perform transactions requiring signature/approval with this token generator device.

After pressing the button on the Easy Token device, a six-digit number, i.e. the password, generated by the Token appears on the screen. To log in a different code must be used each time.

CIB mobilToken



CIB mobilToken is a PIN code-protected password generating application, which creates a single-use password. The password serves as a security code for logging in to CIB Bank's Internet-based Electronic Services (CIB Internet Bank, CIB Bank Online, mobilCIB) and the

eBroker service. From 14th of September 2019 you cannot perform transactions requiring signature/approval with this token generator device.

Supported mobile operating systems for the CIB mobilToken*:

- An Android 1.6 operating system or higher (mobile, tablet),
- An iOS 4.3.0 operating system or higher (iPhone, iPad),
- A Windows Phone 7.0 operating system or higher

*Limited availability for Blackberry and Java2 ME (MIDP 2.0 and CLDC 1.1) operating systems.

The CIB mobilToken can be downloaded from app store of the corresponding operation system or from the URLs on CIB Bank's website (www.cib.hu/token). Do not use any CIB mobilToken application that is from an unknown source!

You need Internet access (mobile internet, Wi-Fi) to use certain functions of the mobilToken. Data roaming abroad ("Roaming") may involve additional costs and result in a significant increase of your mobile phone bill; therefore, we recommend that you use the CIB mobilToken application while abroad using free Wi-Fi services available.

If the User uses the CIB Internet Bank, CIB Bank Online, logging in to the systems takes place with identical user identification.

The signature code used for approving operations that require signature is also the same in the case of #withKEY Token-based identification.

Token generated unique password:

A 6-character numerical single-use password generated by the #withKEY Token function.

Signature code for approving operations that require signature:

A 6-character numerical single-use password generated by the #withKEY Token function.

You can find further information on password-generating tools at this URL: www.cib.hu/token.

Logging in to the Internet Bank with the various password generating devices and your normal password

User ID:

- In case of using the CIB Hard Token, WithKEY Token, Easy Token, mobilToken or Token for identification, the 8-digit sequence that identifies the User when logging in to the system.

Password:

- In case of using the CIB Hard Token, WithKEY Token, mobilToken, or Token for identification, the 6-character numerical single-use password generated by the Token device.

- In case of using the Easy Token for identification, the 6-character numerical single-use password generated by the Easy Token device, and the password needed for logging in that is a series of at least 6 but not more than 14 characters, which has to contain at least one letter and one number, but cannot contain any spaces or accentuated letters.

Logging in to the CIB Bank Online system for the first time

You can reach the CIB Bank Online system on the following links:

<https://www.cib.hu/>

<https://online.cib.hu/responsive/logon>

Users who don't have an agreement concluded in a branch to use CIB Bank Online yet can log in to the CIB Bank Online banking system with the existing User ID and the single-use password generated by the Token device. The agreement on using CIB Bank Online is made upon logging in to the system for the first time, with the help of the single-use password generated by the Token device.

Users who already have an agreement concluded in a branch to use CIB Bank Online can log in to the CIB Bank Online banking system by entering the User ID made available to them when signing the agreement and the single-use password generated by the Token device.

If you would like to utilise the service on behalf of multiple customers (in case of private individuals), you can request to use the same User ID.

In the case of identification with a CIB Hard Token

Log in to the CIB Bank Online system is done with a numeric User ID made available at the time of the contract and the unique password generated by CIB Hard Token.

- 1) After the start of CIB Bank Online, enter on the log in screen the 8-digit User ID, which is contained in the "User Annex" document attached to the contract.
- 2) Switch on the CIB Hard Token by clicking on "OK", then enter the previously set 4-digit PIN and press "OK" again.
- 3) If you have successfully entered the PIN and you see SELECT on the screen, press button 1 (Login) to generate a 6-character unique code.
- 4) Enter the code in the "Token generated password" field on the CIB Bank Online log in screen.
- 5) Push the "Login" button!

In the case of identification with #withKEY token

Log in to the CIB Bank Online done with a numeric User ID and the unique password generated by #withKEY token function built into the CIB Bank Mobile App.

- 1) Log in to the #withKEY function on the CIB Bank Mobile App on the opening screen and enter your PIN code.
- 2) Enter on the CIB Bank Online log in screen the 8 digit User Id and the unique #withKEY password presented in the CIB Bank Mobile App #withKEY function and

- 3) Click on the CIB Bank Online's Log in button.

If your mobile device is suitable for biometric authentication, CIB Bank Mobile App allows you to identify yourself with biometric (e.g. fingerprint) authentication, otherwise you may use a PIN code to log in.

In case of identification with Easy Token:

Users who already have an agreement to use CIB Bank Online can log in to the CIB Bank Online banking system by entering the numerical User ID and password made available to them when signing the agreement. The Bank sends the User the first log-in password in a text message to the domestic mobile number provided when making the agreement.

After entering the User ID and the password sent by the Bank in the text message, the single-use password generated by the Easy Token has to be entered on the log-in screen of CIB Bank Online. After logging in, the password received via the text message must be changed.

Signature code generation for transaction approval

CIB Hard Token, #withKEY token generator device generated one-time signature code:6 digit, numeric, one-time signature code generated by a password generator device.

In case of CIB Hard Token:

- 1) Via CIB Bank Online enter transaction data and click on Next button.
- 2) Signature code input screen is presented
- 3) Switch on the CIB Hard Token by pressing the "OK" button, then enter the 4-digit PIN code previously set and press the "OK" button again.
 - a. In case of Pay someone order
 - i. If you entered the PIN code successfully and you see the SELECT label on the Hard Token screen, press the button 3 (Pay).
 - ii. After pushing on CIB Hard token OK button a numbered input field is presented. In the first (1) input field enter the highlighted, last 4 digit of the account number and push OK. 2nd input field is presented, enter the highlighted transaction amount (without decimals) and push OK. A 3rd input field is presented, please leave it empty and push OK.
 - iii. The token displays the code which has to be typed into the 'Password generated by the token' field.
 - b. In case of Other functions (e.g. transfer to myself)
 - i. After entering the PIN code, press OK and SELECT will appear on the screen.
 - ii. Press 1 (Login) to generate the 6-digit unique code.
 - iii. The token will then print the signature code to be entered in the password field generated by the token.
- 4) Finally choose the Approve/Okay option on the online platform which signs the transaction!

In case of #withKEY token:

If you use CIB Bank Online and CIB Bank Mobilapplication on different devices the transaction confirmation steps are the following:

- 1) Via CIB Bank Online enter transaction data and click on Next button. Signature code input screen is presented on the confirmation screen.
- 2) In case of Pay someone order
 - a. QR code is presented on confirmation screen
 - b. Start your CIB Bank Mobilapplication and log in to the #withKEY function on the CIB Bank Mobile App opening screen and enter your PIN code and push Scan QR code function
 - c. Scan with your mobile the QR code presented in CIB Bank Online confirmation screen
 - d. After scanning QR code give your PIN-code in CIB Bank Mobilapplication.
 - e. With successful PIN code registration transaction confirmation is done.
- 3) In case of Other functions (e.g. transfer to myself)
 - a. Start your CIB Bank Mobilapplication
 - b. Log in to the #withKEY function on the CIB Bank Mobile App on the opening screen and enter your PIN code Enter the #withKEY password presented in WithKEY function of the CIB Bank Mobilapplication to the CIB Bank Online token generate password field
 - c. After registering the signatory code, push OK button.
 - d. With successful #WithKEY password registration transaction confirmation is done.

If you use CIB Bank Online and CIB Bank Mobilapplication on the same device the transaction confirmation happens with a push messages:

- 1) Via CIB Bank Online enter transaction data and click on Next button.
- 2) Signature code input screen is presented on the confirmation screen
- 3) The token generated signature code needed to execute the order has been sent to you in a push message to the CIB Bank Mobile App
- 4) Please enter the password generated by the Hard Token or the token generated signature code sent in the push message in order to execute the transaction!
- 5) After entering the token generated signature code please click on the OK button for transaction confirmation

Recommended minimum technical requirements

- PC or Mac: a Windows 10/8/7 or MAC OS X operating system
- Browser: Internet Explorer version 11.0, Firefox 48.0, or Chrome 58.0 or higher
- Internet connection,
- A screen resolution of 1024*768,
- Supported mobile operating systems: Google Android, Apple iOS and Windows Phone
- An Android 4.1 or higher operating system (minimum display resolution: 480x800 pixels),
- An iPhone, iPad iOS 9.0 or higher operating system
- A Windows Phone 8 or higher operating system.

Security

What the Bank's system provides:

- To prevent unauthorised access, if you leave the system idle for several minutes you will be automatically logged out. (Any items entered on the screen but not sent to the Bank prior to the automatic log-out will be cancelled.)

What we ask of you in order to help minimise security risks:

- Use a secure internet connection. Do not connect to non-protected WiFi networks of unknown origin.
- Do not select as your PIN your date of birth or any other set of numbers that is easy to guess and that is associated with you in some way (#withKEY Token).
- Please keep your user ID and PIN confidential (#withKEY Token)! Make sure that nobody is watching as you enter your PIN, and under no circumstances disclose it to anyone. If you suspect that your PIN has been obtained by an unauthorised person, change it immediately in the app. If your mobile device has been lost or stolen, deactivate it immediately by calling the CIB24 telephone Customer Helpline (06 1 4 242 242) or in person at one of our branches.
- After you complete your transactions through the CIB Bank Online system, always tap on the Log-out button.
- Do not modify the manufacturer's operating system of your mobile device (in case of using a tablet or smart phone) and do not install any apps of unknown origin on the device.

Range of services

SMART LOGIN

For logins initiated after 04.08.2018, you can set up the Smart Login function. After the setting is completed, you can log in to the CIB Bank Online platform without submitting a #withKEY token password. Click on the “Send push” button on the login screen, open the message you receive on your mobile phone, then enter the PIN code. After entering the code, you will be logged in to the CIB Bank Online automatically in a few seconds.

Purpose of the function: Provides easy, secure login to CIB Bank Online.

HOME PAGE

The purpose of this function is to give you access to your favourite account overview, a short list of recent transactions on your main account, the possibility to make quick payments to your trusted beneficiaries and to view the rates offered by the Bank. From the Control Panel, you can access the Main Menu and use the Search module to search directly for other functions and display commercial content. At the bottom of the Home Page you will find the general contact details of the Bank.

The Home page is available after login.

"Main account" mini app

Available balance: displays the available balance of the selected account, plus the amount of the authorised overdraft limit and minus the amount of the blocked amounts.

Balance: displays the balance of the selected account.

Available credit limit: shows the credit limit contractually agreed by the bank to be kept available on a given account, increasing the available balance.

Blocked amount: shows the amount of transactions in progress that the bank has reserved but will be executed later (e.g. card payments, foreign currency transfers or direct debits), which reduce the available balance. No data is shown if there is no blocked amount on the selected bank account at the time of the query.

Operations

Hide data button (eye icon): by clicking on the button, you can hide the data and asterisks will be displayed instead.

Invoice information: this button displays details of the invoice.

Change favourite account: navigates to the settings where you can change your favourite account (if you have more than one account).

Change nickname: Allows you to change the account nickname.

Copy the account number: copy the IBAN format of the account number to a clipboard.

Sharing: the account number in IBAN format, the name of the account holder and the name of CIB Bank Zrt. SWIFT code of the C.B.I.C. Bank Bank.

"Main card" mini app

Only credit cards can be selected in this function.

Available balance: displays the balance of the selected credit card, plus the amount of the authorised credit limit and minus the amount of the blocked amounts.

Available credit limit: shows the available credit limit contractually agreed by the bank and held on a given account.

Blocked amount: shows the amount of transactions in progress (not revocable) that the bank has reserved but will be executed later (e.g. card payments, foreign currency transfers or direct debits), which reduce the available balance. No data is shown if there is no blocked amount on the selected bank account at the time of the query.

Operations

Hide data button (eye icon): by clicking on this button, you can hide the data and asterisks will be displayed instead.

Account information: this button displays the credit card details.

Change favourite card: navigates to the settings where you can change your favourite card (if you have more than one credit card).

Change nickname: Allows you to change the nickname of the card.

"Main savings" mini app

Available balance: displays the available balance of the selected savings account.

Balance: displays the balance of the selected savings account.

Operations

Hide data button (eye icon): by clicking on this button, you can hide the data and asterisks will be displayed instead.

Account information: this button displays details of your savings account.

Change favourite savings account: navigates to the settings where you can change your favourite savings account (if you have more than one savings account).

Change nickname: Allows you to change the nickname of your savings account.

"Recent transactions" mini app

Recent transactions: use this mini application (widget) to view the recent transactions for the selected main account. 5 transactions are available at a time.

Transaction date: shows the date the transaction was booked.

Announcement: displays the announcement attached to the transaction.

Amount and currency: the transaction will be executed in this amount and currency.

Operations

Refresh button: the **Refresh** button allows you to refresh all the listings in the mini application (widget).

Click on the Completed/Pending options: clicking on any of these will display the transactions by label.

Clicking on individual transactions: clicking on only one transaction will open the Transaction details page.

"Transfer to your favourite partners" mini app

The Transfer to Favourite Partners feature allows you to place domestic HUF orders in 2 simple steps, making it easy to track the transaction process. This process starts with the selection of the "favourite" beneficiary and ends with the authorisation of the payment and confirmation of the order. Favourites can be set by marking the "star" symbol in the Manage partners menu or by adding a new favourite button in the function.

The purpose of the function is to initiate an intra-bank or inter-bank (via the GIRO system) HUF transfer order to the preferred partners in a simplified and accelerated way, by entering only the amount and the message. If no favourite partner is indicated, you can enter it by pressing the "new favourite" button.

Performance conditions:

- The account to be debited must have a cover amount corresponding to the amount of the transfer and the associated bank charges.
- It is not possible to make the transfer in instalments.

Operations

New favourite: opens the Add new favourite page if no favourite is selected.

Next: validates the data entered. If any of the required fields are filled in incorrectly, an error message will be displayed.

PROPOSALS

My offers – Personalised offers

Purpose of the function: an overview of products and offers that can be quickly accessed and applied for with the help of the system. Within the function you can access and view all personalized product offers. By reading the offers and tapping the I'm interested button you can view, accept and apply for the products offered to you in a few simple steps.

ACCOUNTS

Accounts overview

Purpose of the function: provides an up-to-date and detailed statement on your finances with regard to the following: account information with a display of your available balance.

Quick access menu

The Quick access drop-down menu on the Accounts overview page enables the customer to quickly navigate to the Account details page of the selected account. The menu lists and groups your accounts according to ownership; in other words, based on banking features.

In the Quick access menu, each account is displayed with an Account name. If there is no account name, the account number is displayed.

If you tap on an account in the Quick access menu, you will be taken directly to the relevant account's Account details page.

My Accounts mini app (widget)

The My Accounts mini app (widget) displays your accounts in the form of a card.

Other Accounts mini app, optional (widget)

The Other Accounts mini app (widget) displays customer accounts that you have authority or access over in the form of a card. These accounts are displayed under a separate tab.

Credits and debits – Account history

By tapping on the **Details** button in any account mini app visible on the Accounts overview page, you can open the Account history page of that account.

Purpose of the function: shows the last 10 recorded transactions on the selected account or the transactions booked during the specified time window. This function also displays all credits and debits that were booked in the given calendar month, in the form of a graph. The items continuously come into view as you scroll down the screen. If you tap on the **Show more** icon, a further 10 items will be displayed. The filter allows you to modify the selection as you wish.

Account details

Tapping on the information key in Accounts history will take you to the Account details page. The Account details page includes the following information:

- Account type,
- GIRO account number,
- IBAN account number,
- Date of account opening,
- Annual deposit interest,
- Accrued interest due: the amount of interest that has accrued up to the date of the inquiry, but that has not yet been credited,
- Applied interest tax,
- Rate of healthcare contribution,
- Interest settlement date,

- Annual overdraft interest: the interest calculated on any spending beyond the available balance of the account; in the case of an overdraft limit, the interest calculated on the amount of the overdraft,
- Annual unauthorised overdraft interest: the interest calculated on spending beyond the overdraft limit,
- Accrued interest payable: the payable interest that has accrued up to the date of the inquiry, but that has not yet been debited,
- Interest settlement date.

PAYMENTS

Transfer to myself

The “Transfer to my account” (book-transfer) function lets you make forint transfers between your own accounts or to delegated or legal representative accounts belonging to the same holder, in 3 simple steps (input page, summary page and authentication page).

Purpose of the function: to make transfers in forint between your own forint accounts held at the Bank.

Conditions for fulfilment: there must be sufficient funds on the account to be debited to cover the amount of the transfer.

- It is not possible to execute the given book transfer for a part of the amount only.

Execution date: book transfers are fulfilled immediately, on the day they are submitted. First, a balance check is performed to ensure that sufficient funds are available, and then the account is debited and the beneficiary account credited.

Transfer to my account – Input page

By selecting the Transfer to my account option in the **Orders** menu, the Transfer to my account input page will open.

- **Account to be debited (input, horizontal navigation):** lists your active accounts from which you can launch the book transfer. Each account is displayed together with the following data: Account nickname (or account number), Account type and Total available balance.
- **Beneficiary account (input, horizontal navigation)** lists your active accounts to which you can launch the book transfer. Each account is displayed together with the following data: Account nickname (or account number), Account type and Total available balance.
- **Amount input field:** enter the amount you wish to transfer. The recorded amount is understood as being in forint. You can only enter a whole number, which you need to write continuously (without commas or spaces).
- **Currency: HUF cannot be selected**
- **Monthly limit (cannot be changed)**
- **Daily limit (cannot be changed)**

All optional fields related to the payment are grouped under various field labels, with the option of expanding/collapsing the fields. The fields are hidden by default.

The group labelled **Details** contains the input options:

- **Value date:** here you can define the payment date. Enter the book transfer execution (account-debiting) date, which may not be earlier than the banking day following the submission of the order. This date is at most one year ahead. If this field is left empty, the payment will be a “one-off” book transfer.
- **Description (optional, up to 140 characters):** write in any remarks that you wish to make.

Operations

Next: by tapping on this key you can record the item, after which the “Summary screen” is displayed.

Transfer to my account – Summary page

After you have provided all data on the Input page, tap on the **Continue** button to display the Summary page, where you can review and modify the book transfer data.

Account to be debited: Account nickname and Account number

Amount: Amount and Currency

Beneficiary: Account nickname and Account number

Cancel: return to the Input page where you can change the already entered payment data.

Sign now: finalises the payment.

Save for later: if you choose save for later, the book transfer is saved, and you can change, finalise or approve it for payment later under the menu To pay.

Operations

Transfer to my account – Authorisation page

Approve the order. If Quick payment was not authorised on the My Profile / Settings screen, you need to authorise your transfers.

After successful authorisation of the transfer order, go to the Confirmation page.

Transfer to my account – Confirmation page

The Confirmation page opens in the following cases:

- after confirming the process on the Summary page (if authorising the payments is not necessary) or
- after successful authorisation on the Authorization page

The Confirmation page includes the following information:

- Message Notification of the successful completion of the transaction (e.g. “Successful order”),
- Transaction ID.

Details (hidden by default, with the option of expanding or collapsing).

Account to be debited: Account nickname and Account number

Amount: Amount and Currency

Beneficiary: Account nickname and Account number

Reference number: Unique identifier

Amount: Amount and Currency

Execution date: the day on which the order is to be executed.

Description: if specified.

Operations

Download: download the receipt in digital (pdf) format

New order: initiate a new order by redirecting to the default Home page.

Transfer to someone

The Transfer to someone function permits you to initiate domestic forint orders or SEPA (EUR currency transfer) orders. This process starts with the selection of a beneficiary and is completed when the payment is authorised and the order is confirmed.

Purpose of the function: to initiate a forint transfer order or an international euro SEPA transfer order within the Bank or via an interbank (GIRO) system.

To go to the Overview page: after logging in successfully, this function becomes available in the Orders – Transfer to someone menu when you touch the Transfer to someone Icon.

Execution conditions:

- It is not possible to execute the given transfer for a part of the amount only.
- For launching a SEPA transfer, you must hold a EUR account

Transfer to someone – Home page

Tapping on the Orders – Transfer to someone option will take you to the Transfers home page, where you can choose whether to initiate a payment to an already saved beneficiary (under the Beneficiary list menu) or to a new beneficiary.

Operations

Transaction to a new beneficiary: opens the New payment page. (This is the default option)

Account owner (Beneficiary icon): lists your existing beneficiaries.

Recent: shows the list of the most recent orders (after clicking on the Contact icon).

Operations

Transaction to a new beneficiary: initiates a new payment as described in “New payment.”

Recent (after clicking on the Beneficiary icon)

The Recent orders tab appears on the Home page and lists the 10 most recent transactions that you have executed, where you can have a quick look of the possible beneficiaries.

Each of the transactions appearing on the Recent orders list includes the following information:

- **Date of transaction:** date when the transaction was submitted
- **Beneficiary's photo:** a saved photo of the beneficiary if there is one
- **Trusted icon (Star icon):** for these beneficiaries the payment does not require authorisation (provided they are within a certain value threshold)
- **Beneficiary's name:** name of the contact.
- **Amount and currency of the payment amount:** the amount of the payment and its currency.

Beneficiary list (Beneficiary icon)

If there is no Beneficiary to be displayed, a message will appear saying that “You do not yet have a beneficiary”, with a link to **Payment to a new beneficiary**. If you tap on the link the appropriate function will become available. Each of the beneficiaries appearing on the Beneficiary list includes the following information:

- **Beneficiary image:** a photo you have saved for that beneficiary
- **Favourite icon (Star icon):** the code generated by the Token only needs to be submitted if you exceed the value threshold
- **Beneficiary's name:** name of the contact.
- **Beneficiary's nickname:** the name of the beneficiary selected by you,

Operations

Account number/ secondary account identifier:

Input screen is opened where new partner data can be registered. Secondary identifier can be used with the introduction of instant payment.

Template: at least one account number or secondary account identifier must be registered.

Account number / secondary account identifier registration:

Account number / secondary account identifier: Select from the list what kind of secondary account identifier to register: account number, phone number, email address, taxation number or tax ID. One identifier can be registered in one transaction. Input field related to the selected identifier can be registered. When using a CIB Hard Token, a transfer to a secondary identifier cannot be initiated.

Input fields in case of account number:

- **Identifier (mandatory field):** Account number
- **Account owner (mandatory, maximum 70 karakter):** beneficiary name
- **Account number (mandatory):** enter the beneficiary account number. Account number can be entered as 3*8 or 2*8 digit format. Format validation (CDV validation) happens in real time. IBAN format is optional.
- **Trusted account:** it is a possibility to set the beneficiary account as trusted partner. Allowing this you will be able to transfer money to this account without inserting your PIN

- **Nickname:** beneficiary partner short name
- **SWIFT:** beneficiary's bank identifier
- **Account address:** beneficiary address
- **Bank name:** beneficiary's bank name
- **Branch:** beneficiary's branch name

Input fields in case of phone number:

- **Phone number (mandatory field):** Hungarian mobile number can be registered. Default number is +36 country code
- **Trusted account:** it is a possibility to set the beneficiary account as trusted partner. Allowing this you will be able to transfer money to this account without inserting your PIN.
- **Service provider:** Telenor, Vodafone, Telekom can be selected
- **Nickname:** beneficiary partner short name

Input fields in case of email address:

- **Email (mandatory field):** at least one character, „@” sign and „.” character must be entered
- **Trusted email address:** it is a possibility to set the beneficiary email address as trusted partner. Allowing this you will be able to transfer money to this account without inserting your PIN
- **Nickname:** beneficiary partner short name

Input fields in case of taxation number:

- **Taxation ID (mandatory field):** enter beneficiary taxation number
- **Trusted taxation number:** it is a possibility to set the beneficiary taxation number as trusted partner. Allowing this you will be able to transfer money to this account without inserting your PIN
- **Nickname:** beneficiary partner short name

Input fields in case of Tax ID:

- **Tax ID (mandatory field):** enter beneficiary tax ID
- **Trusted tax ID:** it is a possibility to set the beneficiary tax ID as trusted partner. Allowing this you will be able to transfer money to this account without inserting your PIN
- **Nickname:** beneficiary partner short name

Marked of a trusted partner or, in case of subsequent changes, QR code authentication required. With your approval, you acknowledge that the indicated identifier will be granted Trusted status, so you can initiate transfers to this identifier without further authorization, provided that you comply with the associated limits (max. HUF 15,000, max. 10 transactions per day), and above these limits by entering an withKEY code. This feature is not available for Customers with a hard token.

The Beneficiary's data page displays the following data:

- **Beneficiary image:** the phone you have selected in advance
- **Beneficiary's name:** name of the contact.

- **Favourite icon (Star icon):** for these beneficiaries the payment does not require authorisation (within a certain value threshold).
- **Account group:** contains a list of all accounts you saved for that beneficiary
- **Recent orders group:** this lists up to 2 of the most recently executed / pre-registered orders in the course of which you initiated an order to any of the beneficiary's accounts. Each order appears together with the following data:
 - date when the payment order was sent,
 - the account from which the order was initiated,
 - a description of the order,
 - the amount and
 - currency.

Operations

Copy: (next to the most recent payment): opens the Input page, which has already been filled out with the information copied from the selected most recent payment.

Back: return to the list under the “Beneficiaries” tab, from where you can choose another beneficiary

Transaction to new beneficiary (New order)

On the Home page you can execute transactions to new payees and can save new beneficiaries. After all the required data has been entered and the process is confirmed, the Input page opens, on which the Beneficiary's name fields have already been filled with the data of the beneficiary (in read-only format).

- **Account number** field (input, numeric, obligatory): enter the beneficiary's account number in the Account number field. The account number must be in one of the following two formats: 3*8 format or 2*8 format. The checking of the format (CDV validation) takes place in real time. Option: IBAN format:
- **Account holder** (input, text): here you can enter the beneficiary's family and given name. Obligatory if the transaction is sent to an Account number. Not obligatory if the transaction is sent to a secondary account identifier.
- Account identifier:
 - **Account number** field (input, numeric, obligatory): enter the beneficiary's account number in the Account number field. The account number must be in one of the following two formats: 3*8 format or 2*8 format. The checking of the format (CDV validation) takes place in real time. Option: IBAN format.
 - **Taxation number (input, numerical):** 8 or 11 character sequence of numbers (ie. 12345678 or 12345678-1-22)
 - **Tax ID (input):** 10 character sequence of numbers (ie. 1234567890)
 - **Mobile Number (input):** a mobile number can be recorded with and EEA country code +sign, country code, -sign and a mobile number (ie. +36-301234567)
 - **Email:** at least one character, „@” sign and „.” character must be entered

Operations

Back: goes back to the default screen of the Home page – Recent orders.

Next: validates the input data. If any of the required fields have been filled out in correctly, an error message appears.

Required fields:

- **Account to be debited:**

- lists your active accounts, from which you can initiate domestic transfers
- Each account is displayed together with the following data: Account nickname (or account number), Account type and Total available balance.

Beneficiary: displays empty input fields, in which you need to enter the beneficiary's data.

- **Amount:** enter the amount of the order to be transferred. The currency of the amount specified is forint or, in the case of a SEPA transfer, euro.
- **Description (input, up to 140 alphanumeric characters):** enter any comments you would like to make in relation to the payment
- **Monthly limit (read-only)**
- **Daily limit (read-only)**

All selectable fields related to the payment can be found under the heading Additional fields. Rules related to the selectable fields:

- **Value date:** specify the date of the payment. Enter the transfer execution date (i.e. the account debiting date), which may not be earlier than the banking day following the submission of the order. This date is at most one year ahead. If this field is left empty, the payment will be a "one-off" transfer. If the beneficiary account is not in HUF value date cannot be added.
- **ID and type of transferor:** data identifying the person or organisation making the transfer that may help the beneficiary identify the transferor. Before providing the identification number, first select whether you wish to identify an organisation or a private individual.
- **Name of actual payer:** not the holder of the account to be debited, but a third party that is making a payment to the beneficiary or on whose behalf the holder of the account to be debited is making a payment.
- **ID and type of actual payer:** data identifying the actual paying party (person or organisation). Before providing the identification number, first select whether you wish to identify an organisation or a private individual.
- **ID and type of beneficiary:** data identifying the beneficiary person or organisation, which makes identifying the beneficiary easier for the transferor. Before providing the identification number, first select whether you wish to identify an organisation or a private individual.
- **Name of actual beneficiary:** not the holder of the account to be credited, but a third party that is the ultimate recipient of the amount that is being credited to the beneficiary's account.
- **ID and type of actual beneficiary:** data identifying the actual beneficiary (person or organisation), which makes identifying the actual beneficiary of the payment transaction easier. Before providing the identification number, first select whether you wish to identify an organisation or a private individual.
- **Purpose code of the transfer:** the type of the transaction may be specified through the use of an official purpose code. The payment service providers can prepare statements and statistics for the account holders (transferors and beneficiaries) on their account turnover.

A purpose code selected from the ISO20022 external code list. May only be alphabetical, made up of 4 characters, with online validation.

Transfer - Summary page

On the Summary page, you can check and save the previously specified details of your transaction, and if needed, change them by returning to Input page.

Operations

Cancel: cancels the payment. If you tap on this, the **Are you sure?** window will pop up, where you can confirm the cancellation of the payment.

Back: returns you to the Input page, where you can change the payment data that you entered.

Sign now: finalises the payment: the system checks whether the total amount of the payment is in fact below the daily limit for the given channel. If **NOT**, an error message will appear; if **YES**, the Authorisation page will open.

Sign later: If you choose save for later, the transfer is saved, and you can change, finalise or approve it for payment later under the menu To pay. The Confirmation page opens, and you are presented with the following question: Would you like to launch a new payment order on the Home page or go to the Payments list?

Transfer – Authorisation page

If you need to authorise the payment orders, tap on the **Sign now** button on the Summary page, from where you will be taken to the Authorisation page. The following orders must be authorised: payments to non-trusted beneficiaries, payments to trusted beneficiaries that are above the value threshold. After successful authorisation of the payment order, the Confirmation page opens.

Operations

Cancel button: The pop-up screen **Close payment** asks you to confirm the closing.

Continue payment: By pressing the button, you go to the Authorisation page.

Close payment: All entered payment data is deleted and you are redirected to the “Home” page.

Transfer – Confirmation page

If the payment has been successfully authorised on the Authorisation screen, the Confirmation page opens, showing the appropriate (read-only) message pertaining to the transaction. In the case of a successful payment order, the message “Successful order” appears, in the case of a rejected order, the message “Rejected order” appears, or in the case of an order saved for later, the message “Saved order” appears.

Reference number: unique transaction identifier.

Operations

Download receipt: download the receipt in digital format (pdf).

New payment: Enables you to initiate a new domestic payment by redirecting you to the default Home page

Done: Returns you to the Home page.

More details: when expanded, the following data appears: Identification code and number of **Source account**), **Beneficiary** data group (beneficiary's name and account number, **Amount** (amount and currency of payment), **Performance date** (date of actual payment), **Description**"(description of the payment), all other payment data recorded on the Input page.

Recurring payments

Purpose of the function:

Function for the provision of intra-bank or interbank (via the GIRO system) regular HUF transfer and direct debit orders, as well as for the management of incoming direct debit orders.

How to access the function:

Open Main Menu, Open Payments submenu, Open Standing Orders menu item.

On the home screen, the right tab below the account selector shows your standing orders for the selected account, which you can manage by clicking on the three-dot menu.

Recurring payments instruction

Purpose of the function: Function for viewing, sharing, cancelling, modifying intra-bank or interbank (via the GIRO system) regular HUF transfers

Execution conditions:

- in the case of modification, there must be sufficient funds on the account to be debited to cover the amount of the transfer and the amount of related banking fees on the day of debiting,
- execution is not possible for part of the given transfer amount,
- in the case of insufficient funds, the Bank will not queue the order (please note that this will result in the non-execution of your order in the case of insufficient funds),
- the order is executed with a frequency calculated on the basis of the first/next day of transfer and the frequency set (e.g. if the first/next day of transfer is 05.05.2023 and frequency is monthly, the record date will be the 5th of each month).
- Please note that if you entered a non-banking day (e.g. weekend) as the first date of the transfer, it will only be executed on the next banking day.

Execution date:

The payment order may be withdrawn (modified) on the banking day preceding the debit date until the time specified in the banking timetable. If you have entered the cancellation or modification of your order as described above, such cancellation or modification is immediately recorded in the banking system and your modified transfer order is executed on the banking days as per the frequency specified. Your account is debited on the banking day you have specified. If the beneficiary holds their account with another bank, in case of a standing HUF transfer order the Bank ensures that the amount of the transfer order is credited to the account of the

beneficiary's payment service provider by no later than four hours after the debit as per the transfer order. Your account will be debited on the day of execution by the Bank (value date of debit).

Buttons for active for Standing Orders:

View: you have the option to view the details of the order. Additionally, scrolling to the bottom of the page and clicking the View Orders tab shows all items related to the order.

Edit: you have the option to modify the details of the specified order. The following fields can be modified:

- Name and address of Beneficiary
- Beneficiary's account number
- Amount (HUF)
- Start of transfer start/record date
- Date of last payment
- Frequency
- Description

Clicking the Proceed button takes you to the summary page, where you can check the information you have entered. Please then enter your PIN/biometric identifier to finalise the change.

Delete: you have the option to delete the order. After clicking the delete button, please approve the pop-up window and enter your PIN/biometric identifier to approve the termination of the order.

Share: you have the option to share your order confirmation document

View receipt : you have the option to view the confirmation document

Direct Debit Order instruction

On the home screen, the left tab below the account selector shows your direct debit orders for the selected account. You can manage these by clicking on the three-dot menu.

Purpose of the function: Function for the modification or cancellation of the authorisation granted to service providers to automatically collect utility charges.

Execution conditions:

In the case of modification, there must be sufficient funds on the account to be debited to cover the full amount of utility charges and related banking fees on the day of debiting.

Execution date: in the case of cancellation, direct debits are no longer executed from the next banking day,
in the case of modification, the modification takes effect from the next banking day.

Modification or cancellation of Direct Debit Orders: If you change or cancel your authorisation before the close of the banking day, changes take effect on the next banking day. If the modification or cancellation is made after the closing of the banking day, the changes take effect on the following banking day (T+1). If you are modifying an authorisation for which you have a upcoming item, please modify/cancel the order by taking the above into account.

Important: If you cancel your authorisation to prevent your order from being executed, please first block the upcoming item order, otherwise the pending item that has not been blocked will be executed despite the cancellation.

Buttons for active Direct Debit Orders:

View: you have the option to view the details of the order. Additionally, scrolling to the bottom of the page and clicking the View transactions tab shows all items related to the order.

Edit: you have the option to modify the details of the specified order, where the following fields can be modified:

- Description
- Closing day of order
- Maximum amount
- Consent to share the maximum amount with the service provider

Clicking the Proceed button takes you to the summary screen, where you can check the information you have entered. Please then enter your PIN/biometric identifier to finalise the change.

Delete: you have the option to delete the order. After clicking the delete button, please approve the pop-up window and enter your PIN/biometric identifier to approve the termination of the order

Share: you have the option to share your order confirmation document

View receipt: you have the option to view the confirmation document

Floating button:

After clicking the floating button in the bottom right corner of the screen, you can access the following functions:

New standing order: you are taken to the input screen, where you can enter a new standing order.

New direct debit order: you are taken to the input screen, where you can enter a new direct debit order.

Upcoming payments: in the upcoming payments screen, you have the option to manage, approve or reject your upcoming direct debit items.

Orders below the value limit you have specified are executed automatically, unless you specify otherwise, by 23:59 on the day before the value date.

Orders above the value limit you have specified are rejected automatically, unless you specify otherwise, by 23:59 on the day before the value date.

Statuses in case of direct debit orders:

Upcoming: When upcoming status is displayed, please exercise caution. Check whether the upcoming order is below or above the limit you have set.

If the upcoming Item is above the limit, but you find the amount of the upcoming order to be justified, you must approve it in order to execute the order. If you have an upcoming order below the limit, you do not need to do anything, your order is executed automatically, but if you do not find the order to be justified, you may reject it. You can find your orders with this status on the upcoming payments and view transactions tabs.

Failed: If an order above the limit is not approved or if there is a shortage of funds, the order is assigned failed status. It is not possible to re-approve an order with failed status. You can find items with this status on the view transactions tabs.

Rejected: If the incoming order is rejected, the order is assigned rejected status and the order is not executed. It is not possible to re-approve an order with rejected status. You can find items with this status on the view transactions tabs.

Executed: this is the status assigned to orders that have been paid. You can find items with this status on the view transactions tabs.

Order without authorisation: If you receive a direct debit order without authorisation (e.g. incorrect consumer ID), the order is not executed and is not listed in the list of upcoming status orders. If you enter a new direct debit order with the correct data, the item is processed according to the conditions of the direct debit order.

New Standing Order

Purpose of the function:

Function for entering intra-bank or interbank (via the GIRO system) regular HUF transfers from an HUF account to the beneficiary, executed within the time interval you specify, on a given banking day, with a given frequency and amount.

Execution conditions:

- the first day of the transfer (execution) may be the next banking day (for orders submitted at the weekend, the earliest day may be Tuesday)
- the order is executed with a frequency calculated on the basis of the first transfer day and the frequency set (e.g. if the first transfer day is 05.05.2023 and frequency is monthly, the record date will be the 5th of each month).
- Please note that if you entered a non-banking day (e.g. weekend) as the first value date of the transfer, it will only be executed on the next banking day,
- you must have sufficient funds available on the due date (date of debit) on the account to be debited to cover the amount of the transfer(s) and the related bank charges.
- It is not possible to execute a partial amount of the transfer,
- in the case of insufficient funds, the Bank will not queue the order (please note that this will result in the non-execution of your order in the case of insufficient funds)
- Standing HUF orders cannot be initiated to secondary account identifiers (Tax number, Tax ID,

Email address, Telephone number).

Execution date: on a banking day according to the specified frequency within the specified interval. Your account is debited on the banking day you have specified. If the beneficiary is a customer of our Bank, the credit to the beneficiary's account is made on the same banking day. If the beneficiary holds their account with another bank, in case of a standing HUF transfer order the Bank ensures that the amount of the transfer order is credited to the account of the beneficiary's payment service provider by no later than four hours after the debit as per the transfer order.

Your account will be debited on the day of execution by the Bank (value date of debit).

Key steps for making a transfer: You can enter one standing order from a given account to be debited. The order recorded on the “Input screen” is displayed on the “Summary page” where you can check the order. Once signed, you can check the confirmation of your order on the “Confirmation page”.

Input page

Account number: select the number of the account to be debited, from which you are sending your standing order. In the standing order function, you also have the option to enter standing orders between your own intra-bank accounts. These types of transactions are executed according to the conditions of standing book transfers.

Name, address of Beneficiary (mandatory, up to 32 characters): select or enter the name of the person/entity to whom you wish to send the transfer. The drop-down menu contains, in alphabetical order, the names of the beneficiaries you have saved using the “Partner List” function. To transfer to a new partner, simply enter the details of the new beneficiary.

Beneficiary’s account number (mandatory, 16 or 24 characters, HUF account only): Enter the account number of the beneficiary.

Amount (HUF) (mandatory, up to 13 characters): enter the amount of the order to be transferred. The amount entered must be in HUF, only whole numbers may be entered. If you type continuously, the amount is automatically separated when you jump to the next field.

Description: (up to 52 characters): enter the desired comment.

Frequency (mandatory): determines the dates of transfers executed between the dates of the first and last execution, you can select the required period from the listed options by clicking on them (daily, weekly, every two weeks, monthly, quarterly, half-yearly, yearly).

Starting/ value date : (mandatory): earliest date of the transfer to be executed based on the transfer order is the calendar day after the submission of the order (except for orders submitted at the weekend when the earliest day is Tuesday).

Last payment date : you can choose between two value types

Until revocation: Default value, the order is executed until the time of cancellation.

Fixed date: to select this value, enter the last payment date field, which should take into account the following: date of the last transfer to be executed based on the transfer order, which may not be earlier than the date of the first transfer, and which is independent from the last due date calculated based on frequency.

New Direct Debit

Purpose of the function: Function for the granting authorisation to service providers to automatically collect utility charges.

Execution conditions:

there must be sufficient funds on the account to be debited to cover the full amount of utility charges and related banking fees on the day of debiting.

Execution date: an authorisation may be granted for the next banking day at the earliest (for orders given at the weekend, for Tuesday at the earliest), which is recorded by the Bank and electronically transmitted to the service provider via its bank. If the provider has accepted the item, the authorisation takes effect.

Steps to granting authorisation: You can grant authorisation for an HUF account to be debited. The authorisation recorded on the “Input screen” is displayed on the “Summary screen” where you can check the authorisation. PIN/biometric identification is then required. Once signed, you can check receive confirmation of the order on the “Confirmation screen”.

Input screen

TIP:

- To help you complete the authorisation order, please refer to the most recent utility bill sent by the service provider.
- You can also grant authorisation in the name and address of another person (consumer).
- It is advisable to set a maximum amount for the authorisation, which limit is continuously monitored by the bank to avoid unrealistic direct debits.

Input screen

Account number (mandatory): select the number of the account to be debited, from which the utility charge due is collected. Selecting the account number also brings up the GIRO account number.

Provider ID (mandatory, it may be 9 or 13 characters): enter the identifier, which is typically the same as the service provider's tax number, preceded by the letter “A” (the tax number can be 8 or 12 characters).

By clicking on the “List of service providers” link on the CIB website, you can access the list of service providers from which we accept orders. This is also where you can find the name and ID number of the service providers listed in alphabetical order.

Consumer ID (mandatory, up to 24 characters): enter the identification number issued by the service provider, which can be found on the utility bill or in the contract.

Starting date (mandatory): enter the date from which you want the bank to accept the direct debit, which is the next banking day at the earliest (for orders submitted at the weekend, the earliest day may be Tuesday).

End date (optional): enter the last date (banking day) on which you want the Bank to execute the direct debit. If you do not enter a date, the authorisation is valid until revoked.

Maximum amount (optional): enter the maximum amount of utility charges to be collected that the Bank may still try to collect. The appropriate value limit is usually slightly higher than the expected maximum bill amount (taking into account annual fee indexation and price increases due to inflation).

I consent to the communication the maximum value limit to the service provider (optional): if you do not grant consent, the value limit of your authorisation is not transmitted to the service provider.

Name of consumer (mandatory, up to 35 characters): if you are not the consumer, enter the name of the consumer.

Consumer (postal code/address) (mandatory, up to 34 characters): enter the address of the consumer (your own address or the address of the specifically designated consumer).

Description (optional, up to 52 characters): you can enter a description to be communicated, which helps in troubleshooting and when contacting the service provider (in the case of a fee collector: e.g. gas charge, waste collection fee, etc.).

Payment Request

Accessing the function:

Home – Open Main Menu – Select Orders menu item – Select Payment Request menu item

Payment request query screen

Account selector:

The bank account number specified in the payment request as the debit/beneficiary bank account and the related information can be seen at the top of the screen.

If you have more than one bank account that are suitable to receive and send payment requests, you can slide account numbers to the left to view the payment requests for a given bank account.

Under the bank account you wish to view, you can choose whether you wish to view payment requests received to this account or sent by you concerning this bank account.

Payment requests sent

Sending a Payment Request

Purpose of function:

By sending an intra-bank or interbank (via the GIRO system) payment request, you request a given amount from the payer within a specified timeframe, in the form of an instant transfer.

Accessing the function:

Home – Left menu – Select Orders submenu – Open Payment Request menu item – Click on “New Payment Request” located in the top right section of the screen.

Filtering and search:

The filter and search options are located to the right and below the account selector. Using the search option, you can search for the name of the partner fulfilling the payment request you have sent, in which case, all payment requests that you have sent to this selected partner are listed.

Using the filter option, you can choose from the following options:

- Payment requests sent in the current month
- Payment requests sent in the previous month
- Payment requests sent during a specific time interval
- Specific-amount payment requests
- Specific-status payment requests: Owes You, Rejected, Paid, Cancelled.

In addition to the filtering or search criteria, payment requests are listed in chronological order.

List of payment requests:

You will find a list of payment requests in chronological order directly below the search function. The list shows the requests sent in the last 6 months. If you have not sent a payment request, the following text is displayed: “No transaction found.”

The screen shows the following information about your payment request:

- Name of the payer indicated in the payment request
- Amount of the payment request
- Comments accompanying the payment request
- Date depending on the status of the payment request:
 - Owes You – End of the validity of the payment request
 - Paid – Date of performance
 - Cancelled – Date of the cancellation of the payment request

- Rejected – Date of rejection
- Expired – End of the validity of the payment request
- Payment request status:
 - Owes You
 - Paid
 - Rejected
 - Expired
 - Cancelled

Statuses and their meaning:

Owes You: A payment request that has been sent but the payer has not made any related orders yet. You have the option to withdraw your payment request.

Paid: A payment request that has been sent and its amount has been credited to your account.

Rejected: A payment request that has been rejected by the payer. You have the option to re-send the payment request with the previously specified data.

Expired: A payment request that has reached the end of its validity, the payer has not made any orders related to the request received and can no longer fulfil it.

Cancelled: Your payment request has been cancelled upon your order, and the payer will not be able to fulfil it.

Details of the request:

By clicking on the "View" button on the right-hand side of a payment request, you can view its details and, if it has the appropriate status, you can submit related orders:

- **Details of the beneficiary account:**
 - Your name
 - Your account number, which will be the beneficiary account number of the instant transfer order generated from the payment request
 - Payment request reference number
- **Key data of the payment request:**
 - Payment request amount (if you have authorised it, the field can be changed by the payer to the amount they want)

- Payment request comment (if you have allowed it, if you have authorised it, the field can be changed by the payer to the comment of their choice)
 - End of validity (maximum 2 months)
 - Payment deadline
 - Payment request status
 - **Details of the account to be debited:**
 - Name of the payer
 - Bank account number of the payer
- Additional data relating to the payment situation:**
- Customer ID (for invoice payments)
 - Internal transaction ID of the beneficiary
 - Invoice or receipt ID
 - Loyalty or discount scheme ID
 - Merchant device (cash register, POS) ID
 - NTCA control code
 - Commercial unit, shop ID

Cancellation:

A payment request can be withdrawn if the payer has not made any orders related to the payment request yet. In this case, you can use the “Withdraw” button to set the payment request to Withdrawn status in the payer's mobile application. Once the withdrawal has been made, the payer will not be able to either fulfil or reject the payment request. To successfully complete the transaction, scan the QR code on the screen using #withKey.

Sending a payment request

Access:

Home – Open Main Menu – Select Orders submenu – Select Payment Request menu item – Click on “**New Payment Request**” located in the top right section of the screen.

Input fields:

The account specified in the payment request as the debit/beneficiary bank account and the related information can be seen at the top of the screen. If you have more than one account that are suitable to receive and send payment requests, you can choose

from a drop-down menu of accounts to view the payment requests for a given bank account.

Beneficiary's account:

- Your name
- Maximum amount available (Shown with currency)
- Available balance (Shown with currency)

Details of the party (beneficiary) receiving the payment request:

ID type:

From the drop-down list below the "Identifier Type" text, select the type of identifier you need. You can select the following from the drop-down list: account number, phone number, email address, tax number, taxpayer identification number.

Depending on the ID type

- Account number (required field): The account number must be in one of the following two formats: 3*8 format or 2*8 format. The checking of the format (CDV validation) takes place in real time. Option: IBAN format.
- Phone number (required field): a mobile number with a +36 country code can be recorded. The default setting is the +36 country code.
- Email (required field): at least one character, the “@” sign followed by the “.” character is required
- Tax number (required field): enter the tax number of the beneficiary
- Taxpayer identification number (required field): enter the tax identification code of the beneficiary

Account Owner:

Account holder: (required field): up to 70 characters, this is where you can enter the beneficiary's first and last name, in case of a company, the payment request can also be sent to a company name

Amount:

In the “Amount” field, you can enter the amount of money you want to claim from the payer. The amount entered must be greater than 0.

Description:

In the “Comments” field, you can add a description to the payment request. The maximum length of the comment is 140 characters.

Expiry date:

This allows the beneficiary to set the expiry date. Once the expiry date has been reached, the payment request cannot be approved or rejected. If you do not wish to specify an expiry date, the payment request automatically expires after 2 months. The 2 months is also the maximum expiry date that can be specified.

Checkbox:

The checkbox allows the payer to modify the details of the order. By ticking the checkbox, you give your consent for the payer to modify the amount

and/or the comments. If you leave the checkbox unticked, you do not consent to the modification of the amount and/or the comments by the payer.

The process of sending.

After entering the information specified above, click next. If all the information provided is appropriate, you will be redirected to the "Payment Request – Summary" page. Please check that the information you have provided is correct. If everything is in order, click on "Next". Then scan the QR code displayed using #withKey, and you will be directed to the "Confirmation screen", where you will see the results of the receipt of the send-out of the payment request.

Payment request received

Filtering, search:

The filter and search options are located directly below the account selector.

Using the search option, you can search for the name of the sending party – that is the beneficiary –, in which case, all payment requests sent by this selected persons to your account are listed.

Using the filter option, you can choose from the following options:

- Payment requests received in the current month

- Payment requests received in the previous month

- Payment requests received during a specific time interval

- Specific-amount payment requests

- Specific-status payment requests: You owe money, Expired.

In addition to the filtering or search criteria, payment requests are listed in chronological order.

List of payment requests:

You will find a list of payment requests in chronological order directly below the search function. The list shows the requests received in the last 6 months.

The screen shows the following information about your payment request:

- Name of the sender of the payment request

- Amount of the payment request

- Comments accompanying the payment request

- Date depending on the status of the payment request:
 - You Own – End of the validity of the payment request

 - Paid – Date of performance

 - Rejected – Date of rejection

- Expired – End of the validity of the payment request
 - Cancelled – Date of cancellation
- Payment request status:
 - You Own
 - Paid
 - Rejected
 - Expired
 - Cancelled

Statuses and their meaning:

You own: a payment request received for which you have not made any related orders yet. You can approve or reject the payment request.

Paid: a payment request received which the Bank has already executed on your order. You have nothing more to do with a payment request with this status.

Rejected: a payment request received which you have already rejected. You have nothing more to do with a payment request with this status.

Expired: the payment request has reached its expiry date without your related order. Requests with this status cannot be fulfilled or rejected.

Cancelled: a payment request received which has already been cancelled. You have nothing more to do with a payment request with this status.

Details of the request:

When you select a payment request, you can view its details and, if it has the appropriate status, you can submit related orders:

- **Details of the beneficiary account:**
 - Name of the holder of the beneficiary account
 - Number of the beneficiary account
 - Payment request reference number
- **Key data of the payment request:**
 - Payment request amount (if authorised by the sending party, you can change the field to the amount you want)

- Payment request comment (if authorised by the sending party, you can change the field to the comment of your choice)
- End of validity (maximum 2 months)
- Payment deadline (The payment deadline cannot be later than the date of validity of the payment request.)
- Payment request status
- **Details of the account to be debited:**
 - Your account number to which the payment request was received
 - Your name

Additional data relating to the payment situation:

- Customer ID (for invoice payments)
- Internal transaction ID of the beneficiary
- Invoice or receipt ID
- Loyalty or discount scheme ID
- Merchant device (cash register, POS) ID
- NTCA control code
- Commercial unit, shop ID

Options available for the various statuses:

You own:

If you have chosen to view a payment request with “Unpaid” status, you can find the “Fulfil” and “Reject” buttons at the bottom of the screen.

Rejection:

If you do not find the payment request justified, select the “Reject” button, which will reject the payment request after you have entered the PIN/biometric identifier. The sending party is also notified of the rejection. The rejected payment request can no longer be fulfilled.

Delivery:

If you find the payment request justified, click on the “Fulfil” button. If the sending party provides you with the option, you can change the amount field to a higher or lower amount before the order is executed. (Zero is not an optional amount, in this case select the Reject button.) Moreover, if the sender provides you with the option, you can overwrite or complete the “Comments” field. After any changes have been made, click on the “Fulfil” button, which directs you to the signatory screen where, you can sign the instant transfer by entering your PIN/biometric ID. You will then be

taken to the Confirmation screen where you will be informed whether your instant transfer order was successful.

Paid:

For paid items, no further orders are possible, this is one of the final statuses of the payment request. You are able to view the document confirming the transaction based on the execution of the payment request.

Rejected:

For rejected items, no further orders are possible, this is one of the final statuses of the payment request.

Expired:

For expired items, no further orders are possible, this is one of the final statuses of the payment request.

Cancelled:

For withdrawn items, no further orders are possible, this is one of the final statuses of the payment request.

Foreign payment

Purpose of the function: launching foreign currency transfers from forint and foreign currency accounts (including forint transfers abroad) in favour of your beneficiary partner.

Execution conditions:

- Sufficient funds must be available to cover the transfer amount, taking a potential change of rate into account.
- Partial execution of the transfer order is not possible

General information:

Information about SEPA area and SEPA Member States, can be found on our website:
www.cib.hu/sepa

The Hungarian National Bank (MNB) SEPA-related information is available at:
<https://www.mnb.hu/fogyasztovedelem/bankszamlak/szolgalatasok/mi-az-egyseges-euro-fizetesi-ovezet-sepa>

The list of EEA (European Economic Area) Member States can be found at:
https://net.cib.hu/system/files/nyomtatvanyok/tajek_arfolyamtipus_210408v2.pdf&type=related

IMPORTANT INFORMATION: All EEA Member States are SEPA Member States, but there are SEPA members that are not EEA Member States (e.g. Switzerland).

Execution date:

Intra-bank

Orders submitted by the acceptance deadline are processed immediately according to the Banking Timetable.

Inter-bank:

- For retail banking and sole trader customers, the order is considered as **accepted** (when execution – i.e. blocking the necessary amount – starts, considering the Bank's acceptance deadlines (see the Banking timetable)) if all required data and sufficient funds are available. The value date and the applicable exchange rate are determined upon acceptance. For items with **Received** status in the confirmation, the Customer must provide sufficient funds on the account to be debited until the execution of the order (a separate notice is displayed about this on the page). The actual data of execution (value date, exchange rate) can be checked in the Account history/in the account statement. The Bank notifies the Customer about rejected items in letter, or via a smart (push) notification (if the Customer initiate the order via CIB Bank Online or CIB Bank Mobile App, the Customer will be notified via a smart (push) notification, otherwise in letter).

For Corporate customers, the order is considered as **accepted** (when execution starts, considering the Bank's acceptance deadlines (see the Banking timetable)) if all required data and sufficient funds are available. You can find more information about the blocked amount in the documents "List of Conditions for Businesses and Other Organisations", "General list of conditions for business and other organizations and sole traders CIB Bank Account Plus". The value date and the applicable exchange rate are determined upon acceptance. For items with **Received** status in the confirmation, the Customer must provide sufficient funds on the account to be debited until the execution of the order (a separate notice is displayed about this on the page). The actual data of execution (value date, exchange rate) can be checked in the Account history/in the account statement. Shortage of funds orders will be placed in a **Pending** status for 30 days, if the item is not settled within 30 calendar days of submission, the order will be cancelled.

Orders are booked on the day of processing, with the corresponding value date, provided that the appropriate conditions are met and the applicable exchange rate is known. Settlement can be checked in the Account history/statement menus. The Bank will notify the Customer in writing of rejected items.

Once your order has been accepted, the transfer can no longer be withdrawn or modified via Internet Bank. For a description of the other options for cancelling or modifying an order, see www.cib.hu under "Contacts/Banking timetable".

More details are available at www.cib.hu under "Contact/Banking timetable".

Steps to make a transfer: you can initiate a transfer from a debit HUF or FX account with a bank communication and a single encrypted signature. The main details of the transfer recorded on the "Deposit screen" are displayed on the "Summary screen" where you can check it. Once the order has been confirmed, you will be informed of its completion on the "Confirmation screen".

First input page

Account number to be debited (required):

The user can select the account number to be debited from a drop-down list. Next to the selected account number, the details related to the account number are displayed.

Account holder (required): Please enter the name of the beneficiary.

Beneficiary list icon : List the previously saved beneficiaries in the Partner List.

Templates: Lists previously saved templates.

Recent: lists the 10 most recent orders.

Account Number (required): if the Account Holder is selected from the Partner List, the Account Number is automatically filled in. If the Account Holder selects an Account Holder from the Partner List, the Account Holder's Account Number will be automatically entered. GIRO, IBAN (For a detailed description of the IBAN account number format, illustrated with examples, see www.ecbs.org) and free format account number can be entered as the value of this field.

Currency (required): select the currency in which you want the transfer to be made (sent).

Urgent payment checkbox (optional/ optional field): if checked, the Bank will accept the recorded item as an emergency order. An emergency order may result in an additional charge, which will be brought to the user's attention by an information note when activated.

If all the required fields are filled in, the Second input screen will appear.

Second input page

The content of the Second Input screen depends on the data entered on the First Input screen.

The Second input screen will appear automatically once you have entered all the mandatory data in the First input screen. The Next button will only become active once you have completed the required fields.

The data you entered on the First input screen can also be modified on the Second input screen. The data entered on the First input screen can be modified even if it is already displayed on the Second input screen. However, if the data entered on the First input screen is modified, it will be updated accordingly on the Second input screen.

Types of Second Input Screen (only the fields of the Second Input Screen are shown in the list below):

SEPA

If an EEA (European Economic Area) IBAN account number has been entered in the First Entry screen and EUR has been selected as the settlement currency.

SEPA credit transfer: the SEPA payment scheme is designed to allow companies and other economic operators within the euro area to carry out euro payment transactions under the same basic conditions, rights and obligations, regardless of where they are - inside or outside the country. For further information www.cib.hu/sepa for further information. This menu allows you to transfer euro amounts in a simple, standardised way.

Settlement day (currency day): default T+1 (normal). The amount of the order accepted by the bank is debited on the settlement day, which can be checked in the statement/transaction on the day of processing. For more information, please refer to the bank timetable.

Amount + Currency (required): the amount defaults to 0.00 and the currency is EUR (the currency selected on the First entry page).

By default, the amount can be entered in the currency of the selected debit account, but the amount can also be entered in the selected settlement currency (you can change it by clicking on the "exchange" icon next to the exchange rate). The circled dollar icon next to the "Amount" field displays the transaction limits.

Exchange rate + estimated amount: an estimated exchange rate is displayed (ATTENTION: the actual settlement rate may differ), or an estimated amount after entering an amount (this is also an estimate, the actual amount may differ).

Description (optional/ optional field): a field to specify an optional message to be attached to the transaction.

Information note 1: Refers to the exchange rate and the imputed value, both of which are estimates/information only.

Information note 2: Provides information on the successful calculation.

MORE (drop-down list): displays several optional fields (ATTENTION: If you enter a Payer ID, Actual Payer ID, Partner ID, Actual Partner ID, you must also enter the corresponding type).

Next: active if all mandatory fields are filled in. It will take you to the Summary page.

SWIFT

If the data entered on the First Input Page does not meet the SEPA credit transfer criteria. If the Account Number is not EEA (e.g. America), the Second input page will be SWIFT even if a EUR settlement currency is selected. The reverse is also true, if an EEA IBAN is entered but EUR is not selected as the settlement currency, the

Second Input Page will also be SWIFT.

Settlement date: optional T+2, T+1 and T are only possible in EUR, USD, CAD, GBP, HUF! HUF transfers abroad are always executed on day T. For transfers in BGN, CZK, DKK, PLN, CHF, GBP, NOK, RON and SEK where the beneficiary's bank is within the EU, T+1 is the default currency day. The amount of the order accepted by the bank is debited on the settlement day chosen, which can be checked in the statement/transaction on the day of processing. For more information, please consult the bank timetable.

Amount + Currency Denomination (required): the amount defaults to 0.00, the currency denomination is the currency selected on the First input page.

By default, the amount can be entered in the currency of the selected debit account, but the amount can also be entered in the selected settlement currency (you can change it by clicking on the "exchange" icon next to the exchange rate). The circled dollar icon next to the "Amount" field displays the transaction limits.

Exchange rate + estimated amount: an estimated exchange rate is displayed (ATTENTION: the actual settlement rate may differ), or an estimated amount after entering an amount (this is also an estimate, the actual amount may differ).

SWIFT (required): the SWIFT code of the beneficiary bank must be provided. The value can be 8 or 11 characters. If 11 characters, the last 3 values cannot be XXX.

Partner country (drop-down list): select the country of the beneficiary's address (ATTENTION: The country of the Partner and the country of the SWIFT code must match).

Partner city: Please enter the city of the beneficiary's address in free text.

Street address of the partner: Please enter the street address of the beneficiary (+ house number) in free text

Cost option (required):

There are 3 cost option options to choose from:

SHA (SHA: ("shared") - Client only at its own expense

BEN ("beneficiary") - Beneficiary

OUR ("our" - "our own") - Client with all costs

CURRENCY	DIRECTION	COST OPTION
EUR	EGT	SHA
		SHA
		SHA
	NO EGT	SHA,OUR,BEN
		SHA,OUR,BEN
EGT DEVIZANEM	EGT	SHA

(PL : ,CZK, PLN, DKK)	NO EGT	SHA,OUR,BEN
		SHA,OUR,BEN
NON-EGT FOREIGN CURRENCY (E.G.: GBP, USD, CAD)	EGT	SHA
		SHA
		SHA
	NO EGT	SHA,OUR,BEN
		SHA,OUR,BEN
		SHA,OUR,BEN

Description (optional/ optional field): field to specify an optional message to be attached to the transaction.

Information note 1: Refers to the exchange rate and the imputed value, both of which are estimates/information only.

Information note 2: Provides information on the successful calculation.

MORE (drop-down list): displays several optional fields (ATTENTION: If you enter a Payer ID, Actual Payer ID, Partner ID, Actual Partner ID, you must also enter the corresponding type).

Next: active if all mandatory fields are filled in. It will take you to the Summary page.

Summary page

In the Summary page, you can check the data recorded in the Input page. The data cannot be modified on the Summary page, if it is necessary to correct any of the data entered, the modification can be made by stepping back on the Input page.

SEPA

Back (left arrow): takes you to the previous screen (Second input page)

Close (X): Click on the Close button to confirm your intention to exit by selecting the CONFIRM button. By selecting the SAVE button, the Summary page will be displayed again.

Information 1: Information on processing

Account to be debited

- Account number to be debited

Total

- Amount + Currency (The input page records the amount in the currency provided)

- Total amount to be debited in the currency of the initiating account (transaction amount + commission)
- Value Day
- Commission

Beneficiary

- Name of beneficiary
- Beneficiary's (to be credited) account number

Information note 2: Notification information

SHOW MORE (drop-down list):

- Estimated exchange rate used for calculation
- Description (if provided)
- On the Second input page, the data entered optionally below the drop-down list (if entered)

Next: Pressing this button requires the order to be signed according to the password generation method used by the user (#withkey token/ hard token) (unless the transfer is initiated to a "Trusted partner" and the transfer parameters meet the conditions expected when initiating a transfer to a trusted beneficiary). This will take you to the Confirmation page.

SWIFT

Back (left arrow): takes you to the previous screen (Second input page)

Close (X): Click on the Close button to confirm your intention to exit by selecting the CONFIRM button. By selecting the SAVE button, the Summary page will be displayed again.

Account to be debited

- Account number to be debited

Total

- Amount + Currency (The input page records the amount in the currency provided)
- Total amount to be debited in the currency of the initiating account (transaction amount + commission)
- Value Day

- Commission

Beneficiary

- Name of beneficiary
- Beneficiary's (to be credited) account number

Note: Refers to the exchange rate and the imputed value, both of which are estimates/information only.

SHOW MORE (drop-down list):

- Estimated exchange rate used for calculation
- SWIFT code
- Partner country
- Partner city
- Partner Street
- Cost option
- Description (if provided)
- On the Second input page, the data entered optionally in the drop-down list below the TOP (if entered)

Next: Pressing this button requires the order to be signed according to the password generation method used by the user (#withkey token/ hard token) (unless the transfer is initiated to a "Trusted partner" and the transfer parameters meet the conditions expected when initiating a transfer to a trusted beneficiary). This will take you to the Confirmation page.

Confirmation page

If the order has been successfully signed on the Summary page, the Confirmation page will open and you will receive a message corresponding to the transaction (read-only data). You will receive a message "Successful order" for a successful payment, "Order rejected" for a rejected order, or "Saved to orders" for a saved payment.

SEPA

Transaction ID: The unique transaction ID of the order.

Authorisation number: Unique authorisation number of the order.

Account to be debited:

- Account number to be debited

Beneficiary:

- Name of beneficiary
- Beneficiary's (to be credited) account number

Total:

- Amount + Currency (The input page records the amount in the currency provided)
- Estimated exchange rate used for calculation
- Deferred amount
- Description (if provided)
- On the Second input page, the data entered optionally below the drop-down list (if entered)

Information note: This refers to the exchange rate and the imputed value, both of which are estimates/information only.

SHOW DETAILS (drop-down list):

- Date of saving the order
- Desired value date
- Commission
- Communication (if provided)
- Name of client
- Beneficiary's bank
- On the second entry screen, in the list below the drop-down box ENTER DETAILS, you can enter the following information (if entered)

Transaction limits

New template

Receipt: displays the automatic confirmation document for the order (available in the My Receipts tab of the My Documents function).

New foreign payment: the First input page of the Foreign payment function is displayed.

SWIFT

Transaction ID: The unique transaction ID of the order.

Authorisation number: Unique authorisation number of the order.

Account to be debited:

- Account number to be debited

Beneficiary:

- Name of beneficiary
- Beneficiary's (to be credited) account number

Total:

- Amount + Currency (The input page records the amount in the currency provided)
- Estimated exchange rate used for calculation
- Deferred amount
- Description (if provided)
- On the Second input page, the data entered optionally below the drop-down list (if entered)

Information note: Refers to the exchange rate and the imputed value, both of which are estimates/information only.

SHOW DETAILS (drop-down list):

- Date of saving the order
- Desired value date
- Commission
- Communication (if provided)
- Name of client
- Beneficiary's bank
- On the second entry screen, in the list below the drop-down box ENTER DETAILS, you can enter the following information (if entered)

Transaction limits

Add to partner list: allows you to save the beneficiary to the partner list (ATTENTION: You cannot save an account number in free format.)

Receipt: displays the automatic confirmation document for the order (available in the My Receipts tab of the My Documents function).

New foreign payment: the First input page of the Foreign payment function is displayed.

Currency Conversion

Purpose of the function: to execute foreign exchange transfer and conversion orders between own sub-accounts.

Terms and conditions:

- The user must have at least 2 different currency accounts to use this feature, otherwise a notice will be sent to the user.
- The account to be debited must have sufficient funds available on the settlement date.
- It is not possible to execute a partial amount of a given order.

Execution date and time: orders submitted will be executed according to the Bank's timetable and the relevant Rules of Procedure.

Input page

Information (circled ? sign): provides brief information about the function.

Debit currency + account in the given currency: the currency/account number combinations in which the Bank holds an account for the user are displayed (ATTENTION: in case of account(s) with non-positive balance, the given currency/account number is not displayed).

Currency to be credited + account in the given currency: The currency/account number combinations in which the Bank holds an account for the user will be displayed (ATTENTION: the debit account number selected above will not be displayed)

Amount + Currency (required): the amount field is empty by default. The amount is displayed in the currency of the invoice to be debited.

By default, the amount can be entered in the currency of the selected debit account, but this can be changed to the currency of the account to be credited (you can change it by clicking on the "exchange" icon next to the exchange rate).

After confirming a new entry, the calculation will immediately switch from the previously defined currency denomination to the new currency denomination.

Exchange rate + estimated amount: an estimated exchange rate is displayed (ATTENTION: the actual settlement rate may differ), or an estimated amount after entering an amount (this is also an estimate, the actual amount may differ).

Information note 1: Provides information on a successful calculation.

Information note 2: Refers to the exchange rate and the imputed value, both of which are estimates/information only. For the exact exchange rate, please check the rates on our Bank's website:

<https://net.cib.hu/maganszemelyek/arfolyamok/arfolyamok>

Next: active if all mandatory fields are filled in. It will take you to the Summary page.

Summary page

Displays data recorded on the Input page in read-only mode.

Back (left arrow): takes you to the previous screen (Input page)

Close (X): Click on the Close button to confirm your intention to exit by selecting the CONFIRM button. By selecting the SAVE button, the Summary page will be displayed again.

FROM currency (Debit account)

- Name of client
- Account number to be debited

Orders

- Amount + Currency (The input page records the amount in the currency provided)
- (Amount in the currency of the other account)
- Value Day
- Commission

TO currency (Beneficiary account)

- Name of beneficiary
- Beneficiary's (to be credited) account number

Information note: Refers to the exchange rate and the imputed value, both of which are estimates/information only.

SHOW DETAILS (drop-down list):

- Value Day
- Buying exchange rate
- Selling exchange rate

Next: Pressing this button requires the order to be signed. In the case of the withkey (software token) token generation mode, you can sign the order by entering the withkey token code by default. If the password generation mode is hard (hardware token), you can sign the order by entering the 6-digit code generated by the hard token by default (unless the Easy Transfer function is activated in the Settings function). This will take you to the Confirmation page.

Confirmation page

Transaction ID: the unique transaction ID of the order.

FROM currency (Debit account)

- Name of client
- Account number to be debited

Orders

- Amount + Currency (The input page records the amount in the currency provided)
- (Amount in the currency of the other account)
- Value Day
- Commission

TO currency (Beneficiary account)

- Name of beneficiary
- Beneficiary's (to be credited) account number

SHOW DETAILS (drop-down list):

- Authorisation number:
- Transaction ID

- Buying exchange rate
- Selling exchange rate
- Value date

View receipt: displays the automatic confirmation document for the order (available in My Receipts tab of My Documents function).

New conversion: the Input page of the Currency Conversion function will appear.

Mobile top-up

Purpose of the function: To top-up a mobile subscriber card (product) provided by the Telenor, Telekom and Vodafone Hungary limited companies (seller) via Conditional Transfer.

Execution conditions: there must be sufficient funds on the account to be debited to cover the top-up amount.

- It is not possible to execute the given recharge for a part of the amount only.
 - The phone number specified must be an existing prepaid card, which must not be banned.
 - Replenishment can be approved with #withKEY token. CIB Hard Token cannot be used.
-
- **Note!** When recharging phone cards, besides the prepaid services, customers with post-paid subscriptions may also recharge the balance of their dedicated accounts pertaining to premium-rate services!
 - **Execution date:** Both the recharging of the subscriber card and the debiting of the account take place instantly after the transaction is sent. The service provider will confirm successful execution via an SMS message. If the subscriber card cannot be recharged because of technical errors, the funds for the recharged amount selected may be blocked on your account until consultations with the relevant service provider on the next working day. If during the consultations the Bank is informed that the recharge was completed successfully, your account will be debited subsequently; you can check this in the menu Account information/History/Account. In the case of unsuccessful recharge, the blocked amount will be unblocked.
 - **Mobile phone subscriber card recharge process:** The subscriber card recharge parameters entered on the Input screen are displayed on the Summary screen, where you can check the order. After confirmation, you can check the completion of the order on the “Confirmation screen”.

Mobile balance recharge – Input page for new orders

You can only top up the subscriber card pertaining to one phone number with a transaction. Always make sure the phone number is correct! If the incorrectly entered phone number is a

real phone number, it will be recharged even if it is not your phone number. The value of successful recharges of incorrectly entered phone numbers cannot be claimed back.

Account to be debited: select the number of the forint account to be debited, from which you are initiating your order.

Beneficiary's phone number: enter the 9-digit phone number. Phone numbers entered are saved, which means that next time you can conveniently select the required number from the beneficiary list or phone book.

Mobile service provider: Telenor, Telekom, Vodafone.

Top-up amount (Amount, HUF): select from the top-up amounts specified by the service provider.

Operations

Next: by tapping on this key you can record the item, after which the “Summary screen” is displayed.

Mobile balance recharge – Summary page

After you have provided all data on the Input page, tap on the **Continue** button to display the Summary page, where you can review and modify the book transfer data.

Cancel: return to the Input page where you can change the already entered payment data.

Sign now: finalises the recharge.

Operations

Mobile balance recharge – Authorisation page

Approve the order.

After successful authorisation of the order, go to the Confirmation page.

Mobile balance recharge – Confirmation page

The Confirmation page opens in the following cases:

- after confirming the process on the Summary page (if authorising the payments is not necessary) or
- after successful authorisation on the Authorization page

The Confirmation page includes the following information:

- Message Notification of the successful completion of the transaction (e.g. “Successful order”),
- transaction ID.

Details (hidden by default, with the option of expanding or collapsing).

Account to be debited: Account nickname and Account number

Amount: Amount and Currency

Reference number: Unique identifier

Execution date: the day on which the order is to be executed.

Operations

Download: download the receipt in digital (pdf) format

New recharge: initiate a new order by redirecting to the default Home page.

Payment list

Purpose of the function: this function allows you to review your outgoing payment orders. By tapping on the **List of orders** menu point you can open the **List** page, where the payment orders will be displayed, divided into 4 groups according to their status, in the following order:

- Awaiting approval
- Value-dated
- Received
- Not executed

Awaiting approval

Purpose of function: on this list you can see orders that have already been set up in the system but are still awaiting authorisation. This list allows you to authorise these orders in one, easy step. Simultaneous approval of multiple target account transactions is only possible with #withKEY token. No approval is possible with CIB Hard tokens.

These are orders that have already been set up but not yet authorised. The individual payment items are displayed together with the following data:

- **Date:** scheduled date of payment.
- **Payee:** name of beneficiary.
- **Amount:** amount and currency of the payment.
- **Operations** View, Edit, Delete.

Value-dated

Purpose of function: initiation of a transfer of a pre-specified amount, for a pre-specified banking day (“value date”).

Execution conditions:

- On the value date (debiting date), you must have sufficient funds on the account to be debited to cover the amount of transfer(s) and the related bank charges. If several transfers are set at the same time, they will be executed in the order of submission.

Here you can view authorised orders that are to be executed later. The individual payment items are displayed together with the following data:

- **Date:** scheduled date of payment.
- **Payee:** name of beneficiary.
- **Amount:** amount and currency of the payment.
- **Operations** View, Copy, Edit, Delete, Send by email.

Executed items

Here you can view your successfully executed orders. The individual payment items are displayed together with the following data:

- **Date:** date of execution of the payment.

- **Payee:** name of beneficiary.
- **Amount:** amount and currency of the payment.
- **Operations** View, Copy, Send to email, Filter, Select all, Load more.

Failed items

This list displays any of your orders that have been rejected by the system. The individual payment items are displayed together with the following data:

- **Date:** date of execution of the payment.
- **Payee:** name of beneficiary.
- **Amount:** amount and currency of the payment.
- **Operations** View, Copy, Send to email, Filter, Select all

Detailed data of the order

If you tap on a payment item of your choice, further details related to the given payment will be displayed:

- Date of transaction,
- A short description of the transaction: Transaction amount, Payer's name, Beneficiary's name, Description,
- Payer's details,
- Beneficiary's details,
- Transaction details,
- Additional operations: Share receipt, etc.

Using filters

On the Filters page you can filter based on the following:

- When?
- Amount
- 'From' amount
- 'To' amount
- Currency
- Beneficiary

Operations

View button: Download receipt, Share receipt, Copy payment

Beneficiary list

The Beneficiary list is specific to the user, and contains the names of beneficiaries that you have previously recorded on the list. The Beneficiary list function can only be used on mobile apps; its synchronisation is effected at the time of contract conclusion, from the then current bank systems, if available. It cannot subsequently be managed or accessed via the Internet Bank.

Purpose of the function: here you can view a list of your forint-payment beneficiaries and data relating to your customers. This function is useful in that it allows you to conduct your transactions with these beneficiaries by saving their transaction-related data. The next time you want to transfer money to them, the data will be there, ready for you to use again.

You can record new payees, or change or delete any item from the database. To help you identify the beneficiaries more easily, you can attach profile photos to them. These profile photos can only be seen by you; no other user and no bank employee will have access to them. You can also classify your beneficiaries as trusted users, meaning that under a certain value threshold you will be able to transfer money to them without any separate code generated by the Token.

To go to the Beneficiary list page: Tapping on the Orders – Beneficiary list menu point will take you to the Beneficiary list page.

- It lists all beneficiaries.
- In the group, the beneficiaries are displayed in alphabetical order from A to Z, i.e. names starting with A are displayed at the top of the list.
- All beneficiaries whose names start with the same letter are grouped under a label containing that letter, for example all beneficiaries whose names start with “A” are displayed under group “A”.
- Only letters to which at least one saved beneficiary belongs are shown; all other letters (i.e. those with no beneficiaries under them) remain hidden

Operations

Adding a new beneficiary: allows you to record a new beneficiary. The following data may be specified: Beneficiary’s name, Beneficiary’s nickname, Account number, Comment, Add photo to beneficiary

Editing a beneficiary: the following data may be changed: Beneficiary’s name, Beneficiary’s nickname, Account number, Comment, Add photo to beneficiary

Deleting a beneficiary: allows you to delete a payee (Beneficiary’s name, Beneficiary’s nickname, Account number, Comment, Add photo to beneficiary).

Add new beneficiary

- **Beneficiary name:** partner name
- **Beneficiary nickname:** beneficiary short name

Operations

Account number / secondary account identifier registration:

- **Account number / secondary identifier:** Select from the list what kind of secondary account identifier to register: account number, phone number, email address, taxation number or tax ID. One identifier can be registered in one transaction. Input field related to the selected identifier can be registered.

Input fields in case of account number:

- **Identifier (mandatory field):** Account number

- **Account owner (mandatory, maximum 70 karakter):** beneficiary name
- **Account number (mandatory):** enter the beneficiary account number. Account number can be entered as 3*8 or 2*8 digit format. Format validation (CDV validation) happens in real time. IBAN format is optional.
- **Trusted account:** it is a possibility to set the beneficiary account as trusted partner. Allowing this you will be able to transfer money to this account without inserting your PIN
- **Nickname:** beneficiary partner short name
- **SWIFT:** beneficiary's bank identifier
- **Account address:** beneficiary address
- **Bank name:** beneficiary's bank name
- **Branch:** beneficiary's branch name

Input fields in case of phone number:

- **Phone number (mandatory field):** Hunarian mobile number can be registered. Default number is +36 country code
- **Trusted account:** it is a possibility to set the beneficiary account as trusted partner. Allowing this you will be able to transfer money to this account without inserting your PIN.
- **Service provider:** Telenor, Vodafone, Telekom can be selected
- **Nickname:** beneficiary partner short name

Input fields in case of email address:

- **Email (mandatory field):** at least one character, „@” sign and „.” character must be entered
- **Trusted email address:** it is a possibility to set the beneficiary email address as trusted partner. Allowing this you will be able to transfer money to this account without inserting your PIN
- **Nickname:** beneficiary partner short name

Input fields in case of taxation number:

- **Taxation ID (mandatory field):** enter beneficiary taxation number
- **Trusted taxation number:** it is a possibility to set the beneficiary taxation number as trusted partner. Allowing this you will be able to transfer money to this account without inserting your PIN
- **Nickname:** beneficiary partner short name

Input fields in case of Tax ID:

- **Tax ID (mandatory field):** enter beneficiary tax ID
- **Trusted tax ID:** it is a possibility to set the beneficiary tax ID as trusted partner. Allowing this you will be able to transfer money to this account without inserting your PIN
- **Nickname:** beneficiary partner short name

Dijnet (Electronic invoice management service)

Purpose of the function: electronic management of invoices issued by public utility service providers connected to the system of Díjnet Zrt. The precondition for this is the successful registration initiated from the website of Díjnet Zrt. (www.dijnethu) and confirmed in the CIB Bank Online.

Conditions for fulfilling the invoice management:

- successful registration (as a result, invoices are automatically transferred to the CIB Bank Online interface),
- there must be sufficient funds on the account to be debited to cover the amount of the transfer(s) and the related bank charges.
- execution is not possible for part of the given invoice.

Date of fulfilling the invoice management: After submitting the order, your account will be debited immediately, and the amount of the invoice payment will be credited to the beneficiary's account without delay. Instant payment transactions (up to HUF 10 million) are executed within 5 seconds in the Instant Payment System 24 hours a day. If you initiated your order with a value-dated payment, your account will be debited on that value date and the amount of the invoice payment will be credited to the beneficiary's account on that value date. If your order has been executed (in the case of a value-dated payment on the specified bank value date), the invoice payment cannot be revoked or modified.

The main steps of using the Díjnet function:

Registration: The condition for using the Díjnet electronic invoice management function is successful registration, which you can do with the ID received during the registration of the payment instrument on the Díjnet website. After successful registration, you can manage your invoices by entering the "Díjnet invoices" menu, as the invoice are automatically transferred from the Díjnet site. Each invoice that is issued after the registration will be automatically transferred.

Method and deadline of invoice management: you can manage invoices automatically transferred from the Díjnet system in the "Díjnet" menu. You can view certain parameters of the electronic invoice, settle the invoice (by prompt or value-dated transfer), or block the payment of the invoice. Invoices with value-dated payments can also be cancelled here. Invoices can be managed for up to 30 days after their payment deadline. After thirty days, the invoice will be assigned "overdue" status. Thereafter, the invoice can only be managed after a manual transfer from the Díjnet site. After the manual transfer, you have another thirty days to manage the invoice. Rejected, overdue, and paid invoices can be viewed under "Invoice History", where these data are stored for 180 days. In all other cases, you can view your invoices under the invoices assigned "Payable" status. Invoices with value-dated payments are also displayed here, which can only be managed in the Díjnet menu!

Add Díjnet profile - first login

Input screen

If you do not have a Dijnnet user profile yet, click on the “New Dijnnet user” button and you will be redirected to the Dijnnet website where you can register for the service.

USEFUL HINT: you can also copy the Dijnnet registration code from the Dijnnet website!

Registration name (required, maximum 32 characters): enter the name of the person on behalf you wish to register. It helps to differentiate between multiple registrations. In case the user would like to register more than one registered Dijnnet profiles, the "Profile Name" cannot be the same.

Default account number (required, optionable): the associated account numbers will be automatically displayed. Here you can select the account number that will be displayed by default during invoice management. In the course of the invoice management, you can choose a different account number later.

Dijnnet ID (required): ID received during the registration of the payment instrument on the Dijnnet website.

Sign now: after clicking the button, the registration process is completed.

Push buttons

Next: this will take you to the "Summary screen"

Dijnnet ID this will redirect you to the Dijnnet website

Cancel: this will return you to the “Main screen”.

Confirmation screen

Following registration, a detailed confirmation concerning the acceptance of the registration will be displayed.

Dijnnet - after the first successful registration

Dijnnet overview: you can review your previous registrations, add a new registration, and modify or cancel existing ones. Select the registration you wish to modify or cancel. In the case of modification, you can only change the registration name and/or the account number. Canceling your Dijnnet registration is only possible after the payment or rejection of your lined-up invoices. You can check this under the Dijnnet details menu item.

The registrations recorded so far will be displayed on the screen, where you can check the entered data, as follows:

- Registration name
- Default account number
- Dijnnet ID

Push buttons

New registration: you can enter a new registration as detailed above

Payment: payment of an active invoice

Details: you can modify a previously recorded registration (registration name and account number)

Delete profile: you can delete a registered Díjnet profile after the rejection of active, value-dated invoices

Díjnet invoice management

Overview screen

Display items (required): The unpaid and overdue invoices are displayed on the screen. To settle the invoice, select the invoice you want to pay and click the "next" button.

View invoice details:

To view the details of an invoice, click on the invoice and the details of the selected invoice will be displayed in a drop-down window.

- Invoice issue date
- Invoice payment deadline
- Status

Push buttons

Next: this will start the payment of the selected invoice

Reject: following rejection, the selected invoice will be re-transferred to the Díjnet website

Cancel: interrupts the process.

Invoice management screen

The details of the invoice will be displayed on the screen, where you can check the parameters of the order and give instructions on the management of the invoice as follows:

- Name of service provider
- Payment deadline
- Amount of the invoice (HUF)
- Continue (optionable)
- Back

Invoice management options:

- **Pay now:** your order will be executed immediately with the data shown on the "Summary screen".
- **Reject invoice:** your order will be rejected. If you wish to manage this invoice again in the CIB Bank Online interface, you must resubmit it from the www.dijnethu.com website manually. Please note: Rejection of the invoice does not qualify as a complaint to the service provider, this is always the responsibility of the invoice payer!

- **Value-dated payment:** your order will be executed on the specified invoice payment date with the data shown on the "Summary screen". Prior to execution, the invoice payment date can be changed until no later than the day before payment. In case of unsuccessful execution, the invoice will be re-assigned "Received" status. Your payment orders submitted as Value-dated payments will be displayed in the Dijnnet system with a 'Value-Dated Payment' status.
- **Cancel value-dated payment:** You can cancel your value-dated payment order no later than the day before the payment date. In this case the invoice will be re-assigned "Received" status.

Sign now: The selected operation is completed.

Push buttons

Back: this will take you back to the Dijnnet invoices screen.

Sign now: the selected operation is completed.

Show Details: Daily, monthly limits, date of invoice, payment deadline and announcements can be viewed here.

Confirmation screen

After the order is submitted, a screen will appear displaying the details of the payment of the invoice, and in case of a value-dated order, the details of the acceptance or the rejection of the invoice.

The confirmation of the (successful and unsuccessful) order sent for accounting can be displayed by clicking on the "view confirmation" button.

Push buttons

New order: you can pay a new Dijnnet invoice.

Show Details: Daily, monthly limits, date of invoice, payment deadline and announcements can be viewed here.

View confirmation: you can view the confirmation document of the paid invoice in a new window.

CARDS

Cards overview

Purpose of the function: shows an up-to-date and detailed report of your cards, with regard to the following: card information, showing available balance/available overdraft limit, card number and type.

Quick access menu

The Quick access drop-down menu on the Cards overview page enables the customer to quickly navigate to the Card details page of the selected card. The menu lists and groups your cards according to ownership; in other words, based on banking features.

In the Quick access menu, each card is displayed with a card number.

Credit card mini app (widget)

The Credit card mini app (widget) displays your cards in the form of a card.

Debit card mini app (widget)

The Debit card mini app (widget) displays your cards in the form of a card.

Card transactions – Card history

By tapping on the **Details** button in any account mini app visible on the Cards overview page, you can open the card history page of that card.

Purpose of the function: shows the last 10 recorded transactions of the selected card or the transactions that can be queried in the specified time frame. This function also displays all transactions that were booked in the given calendar month, in the form of a graph. The items continuously come into view as you scroll down the screen. If you tap on the **Show more** icon, a further 10 items will be displayed. The filter allows you to modify the selection as you wish.

Limit change

Purpose of function: To change the daily cash withdrawal and purchase limits for the bankcards. The bank issues the bankcards with the default daily limits (purchase limit and/or cash withdrawal limit) specified in the List of Conditions. You can set different daily spending limits for each bankcard. The new limits will be effective immediately following the change. The Bank considers the last instruction to be applicable until you reconsider it and change the limit again. In the case of forint-based bankcards, the daily spending limit is specified in forints, while in the case of foreign currency-based bankcards, it is specified in a foreign currency.

Limit change process: for the bankcard selected on the Card overview screen in the option Limit management and availability you can change the daily spending limit for the card.

If the limit set does not suit you, you can change it by following the process described above. You can either just record or authorise (sign) the change, which can be checked in the Signatures folder.

Change screen

Current purchase limit: the current purchase limit for the bankcard you selected (if this option is available).

Current cash withdrawal limit: the current cash withdrawal limit pertaining to the bankcard you selected (if this option is available).

Operations

Back: return to the “Input” page.

Cancel: all the data is deleted, and you are returned to the previous screen.

Sign now: this opens the Authorisation page.

Confirmation page

If the authorisation has been successful on the Authorisation screen, the Confirmation page opens, showing the appropriate (read-only) message pertaining to the order. In the case of a successful order, the message “Successful order” appears, in the case of a rejected order, the message “Rejected order” appears.

Reference number: unique transaction identifier.

Operations

Download receipt: download the receipt in digital format (pdf).

Done: Returns you to the Home page.

Bankcard activation

Purpose of function: to activate electronic and embossed primary cards and supplementary cards pertaining to a bank account authorised for the mobile app. Activation is possible for new and renewed cards; activation is instant. On cards that may be activated, a green “Activate” button is shown, which you can use to initiate the activation.

Activation screen

Card number: you have to enter the four missing numbers (4 digits) of the bankcard to be renewed or of the new one.

Expiration date (mm/yy): you have to enter the expiration date of the bankcard to be renewed or of the new one in mm/yy format. The “/” sign must be entered manually.

Operations

Back: return to the “Input” page.

Cancel: all the data is deleted, and you are returned to the previous screen.

Sign now: this opens the Authorisation page.

Confirmation page

If the authorisation has been successful on the Authorisation screen, the Confirmation page opens, showing the appropriate (read-only) message pertaining to the order. In the case of a successful order, the message “Successful order” appears, in the case of a rejected order, the message “Rejected order” appears.

Reference number: unique transaction identifier.

Operations

Download receipt: download the receipt in digital format (pdf).

Done: Returns you to the Home page.

Debt payment – Transfer to my account

Under the menu Debt payment, you can initiate a simplified book transfer to settle credit card spending. You can choose from predefined amounts: minimum payable, total spending in the previous month (closing balance), amount of your choice. The amount of your choice cannot be smaller than the minimum payable amount. The function is accessible from the card menu, as well as from the credit card widget. A transaction representing a transfer between your accounts is available from your own account and between your accounts only.

Purpose of the function: to transfer forint amounts from a forint account to your credit card account.

Conditions for fulfilment: there must be sufficient funds on the account to be debited to cover the amount of the transfer.

- It is not possible to execute the given book transfer for a part of the amount only.

Execution date: book transfers are fulfilled immediately, on the day they are submitted. First, a balance check is performed to ensure that sufficient funds are available, and then the account is debited and the beneficiary account credited.

Input page

- **Account to be debited (input, horizontal navigation):** lists your active accounts from which you can launch the book transfer. Each account is displayed together with the following data: Account nickname (or account number), Account type and Total available balance.
- **Preferred credit card:** your active credit card selected in advance
- **Amount input field:** enter the amount you wish to transfer between the accounts (other amount). Options: minimum payable amount and previous month's closing balance (total debt).
- **Currency:** HUF (cannot be changed).

Operations

Next: by tapping on this key you can record the item, after which the “Summary screen” is displayed.

Summary page

After you have provided all data on the Input page, tap on the **Continue** button to display the Summary page, where you can review and modify the book transfer data.

Account to be debited: Account nickname and Account number

Amount: Amount and Currency

Beneficiary: Card number

Cancel: return to the Input page where you can change the already entered payment data.

Sign now: finalises the payment.

Save for later: if you choose save for later, the book transfer is saved, and you can change, finalise or approve it for payment later under the menu To pay.

Operations

Authorisation page

Approve the order using the code generated by the Token. If Quick payment was not authorised on the My Profile / Settings screen, you need to authorise your transfers.

After successful authorisation of the order, go to the Confirmation page.

Confirmation page

The Confirmation page opens in the following cases:

- after confirming the process on the Summary page (if authorising the payments is not necessary) or
- after successful authorisation on the Authorization page

The Confirmation page includes the following information:

- Message Notification of the successful completion of the transaction (e.g. “Successful order”),
- Transaction ID.

Details (hidden by default, with the option of expanding or collapsing).

Account to be debited: Account nickname and Account number

Amount: Amount and Currency

Beneficiary: Card number

Reference number: Unique identifier

Operations

Download: download the receipt in digital (pdf) format

New order: initiate a new order by redirecting to the default Home page.

Virtual card

The Virtual Card function allows you to create a new virtual, limited-validity card linked to your own active card. Virtual cards can be single-use or multiple-use payment cards.

Virtual cards may only be used for online purchases. Virtual cards aren't issued in a physical form. The data of a virtual card are not the same as those of a physical card, but the virtual card is always linked to a physical card, acting as a sort of 'intermediary' between the physical card and the merchant.

You will find the details of all transactions you've made with your virtual card under the Information relating to the underlying physical card. This refers to all spaces where the card details are shown:

- the last transaction made by the card,
- account Statement

- the underlying account of the card

Purpose of the function: to reduce the risk of card abuse. The use of a virtual card reduces the exposure of the card to possible fraud.

Requesting virtual cards

You can access this function in the Card menu by clicking on the 'New Virtual Card' menu.

Data-entry page

- **Underlying physical card:** displays a list of your active cards for which you can request a virtual card. Each card is displayed together with the following data: Account ID or account number, and Total available balance.
- **Card type:** select single-use or multiple-use card.
 - Maximum daily limit of single use virtual cards are 20 PCS.
 - Maximum limit of active single use virtual cards are 50 PCS.
 - Maximum daily limit of multiple use virtual cards are 20 PCS
 - Maximum daily limit of multiple use virtual cards are 50 PCS.
 - Maximum usage of multiple use virtual cards are 30 transactions.
- **Validity:** The expiry date of virtual cards can't be later than the expiry date of the relevant physical Bank Card.
 - In the case of single-use cards, the expiration period is always 5 days and this setting can't be changed. If you don't use your single-use virtual card for 5 days, the card will be automatically revoked.
 - In the case of multiple-use cards, you must set an expiration period of your choice (expressed in months) for the card. You can select an expiration period from pre-set time periods.
Time periods you can choose from:
 - 1 months
 - 2 months
 - 3 months
 - 4 months
 - 5 months
 - 6 months
- **Data-entry field for setting maximum amount:** In the case of a non-multiple-use virtual card, the total amount of all the transactions made with the card mustn't exceed the maximum limit set when the request was submitted. Enter the maximum amount you want to authorise when making payments with your virtual card. The daily and monthly limits applicable to a virtual card are the same as the limit set for the underlying physical card.

- **Card nickname:** an optional short name for the card.

Operations

Next: Use this button to confirm your request for a virtual card, after which the “Summary screen” is displayed.

Summary page

On the Summary Page, you can review the following details of the virtual card.

- **Underlying physical card:** Cardholder’s name and card nickname
- **Virtual card nickname:** An optional short name for the virtual card.
- **Virtual card type:** Single-use or multiple-use card
- **Maximum Amount:** Amount and Currency

Operations

Cancel: Return to the Data Entry page where you can edit data that have already been entered.

Sign now: Create the virtual card

Confirmation page

The Confirmation page opens in the following cases:

- after a successful transaction authentication on the “Approval” page.

The Confirmation page includes the following information:

- Message Notification of the successful completion of the Transaction (e.g. “You have successfully created a virtual card”)
- Virtual card number
- Expiry date of the virtual card
- The CVV2 code of the virtual card – for data security reasons, this information won’t be available via the application or CIB Online, and therefore it’s very important that you memorise it.

Details (hidden by default, with the option of expanding or collapsing):

- Virtual card type
- Maximum amount
- Short name of the physical card
- Number of the physical card

Operations

Copy card number: Copying the number of the virtual card into the clipboard.

Receipt: Download the receipt in digital format (pdf)

New virtual card: Initiates a new request for a virtual card by redirecting you to the default Landing page.

Virtual card overview:

You can access the details of the generated virtual cards that are in active status under the details of the physical card in the **Underlying Cards** menu.

- Virtual card number
- Card provider
- Card type
- Card status
- Card expiry date

Blocking a virtual card:

You can access the details of the generated virtual cards that are in active status under the details of the physical card in the **Underlying Cards** menu. In this menu, you have the option to block your virtual card permanently by clicking “Block card”. You can approve the blocking of the card by entering the PIN code of the application. The blocked card will no longer be displayed in the overview.

GeoControl

GeoControl is a card-related feature that allows you to set a geographical limit based on a profile predefined by the bank. The restriction can vary per card. The default setting for all cards is 'Global' profile.

GeoControl function overview:

You can access the function overview under the card details in the GeoControl menu. Information displayed in the overview:

- Current profile (Global or Limited)
- Time limit
- **Territories included in the scope of the limited profile:**
 - Countries that comply with the European security standards:
 - Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Channel Islands (Guernsey, Jersey), Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Israel, Italy, Kazakhstan, Kosovo, Kyrgyzstan, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia (Former Yugoslav Republic), Malta, Republic of Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, Russian Federation, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tajikistan, Turkey, Ukraine, Great Britain and Northern Ireland (United Kingdom), Uzbekistan, Antarctica, Falkland Islands (Malvinas), Faroe Islands, French Guiana, Greenland, Guadeloupe, Isle of Man, Svalbard and Jan Mayen, Martinique, Mayotte, Réunion, Saint Helena, Tristan da Cunha, Saint Barthelemy, Saint Martin (French part), Turkmenistan, Vatican City.

Change GeoControl profile

Input screen:

You can access this setting under the card details in the GeoControl menu. In order to make changes, click the current setting in the Overview.

Profile type: Global profile (the relevant card transactions are authorised in all countries) or limited profile (the card transactions are authorised in the countries listed above).

Time limit: You can set a start and end date for the period while the profile is active. The time limit may be revised at any time, even without changing the profile. When the set due date expires, the profile automatically switches to the other option and 'No time limit' is set as the Time Limit status.

Operations

Cancel: return to the GeoControl Overview page

Sign now: takes you to the Approval page where the modification needs to be authenticated.

SAVINGS

You can use the Savings function to obtain an overview of your savings products or launch deposit fixings. It allows you to view the details and balance of your time deposits and savings accounts.

SAVINGS

Purpose of the function: provides information on savings products, displays the balance and holders of the deposits and accounts, and helps you obtain additional, related information.

To go to the Overview page: if you tap on the Savings option, the Savings overview page will open. The Savings overview page provides concise information on your savings products.

The page consists of the following elements:

- Quick access menu,
- My savings mini app (widget).

Quick access menu

Quick access drop-down menu.

Savings mini app (widget)

The **Savings** mini app (widget) displays your active and blocked savings products. What data is displayed in relation to the individual active or blocked savings products depends on the type of the savings product.

All (active or blocked) savings products contained in the **My savings** mini app (widget) are displayed with the following data:

- Savings overview header,

- Menu icon (3 dots),
 - Account movements
 - Go to Information and conditions
 - Settings
- Product-type label,
- Basic data,
- Holder of the saving product,
- Go to the savings product reference

Time deposit details

Purpose of the function: gives you detailed information about your time deposit.

The page consists of the following elements:

- Summary,
- Information and conditions

Summary

The Time deposits / Deposit certificates Summary page contains the following information:

- Balance,
- Bar chart,8
- Account movements

Information and conditions

The Information and conditions page contains basic and supplementary data on the selected Time deposit. You can reach the Information and conditions page by tapping on the **More information** button.

Savings account data

Purpose of the function: the savings account data gives you detailed information on your savings account.

The page consists of the following elements:

- Summary,
- Information and conditions

Summary

This includes the following information:

- Balance,
- Bar chart (of the last 6 months' activity),
- Transactions,
 - Transaction date,
 - Comment,
 - Debits/Credits,
 - Balance.

Information and conditions

The Information and conditions page contains basic and supplementary data on the selected savings account. To reach the Information and conditions page, tap the **Details** button.

Savings overview

Purpose of the function: to review the available savings products. The selected product can be accessed from this page.

To go to the Deposit fixing page: Select the appropriate product from the product list, then click on Request to open the Deposit fixing screen and access the following functions:

- Expected amount
- Account to be debited/credited: select the account from which you can launch the fixing
- Amount: enter manually the amount to be fixed
- Term: select the term from the values on the popup screen
- Next button
- Back button

You can finalise the deposit fixing by clicking on the Next button and entering your PIN.

Under the Savings overview menu, click on the Interested button to customise your savings. Enter the following information:

- Purpose of savings
- Term of savings
- Currency of savings
- Initial amount of savings

After having entered the data, click on the View Options button to list the products that match the parameters. After having viewed the details, click on the Interested button to open the Deposit fixing screen, and access the following functions:

- Expected amount
- Account to be debited/credited: select the account from which you can launch the fixing
- Amount: enter manually the amount to be fixed
- Term: select the term from the values on the popup screen
- Next button
- Back button

#withSAVE

Purpose of the function: opening a withSAVE savings account with the help of the function and managing daily savings on the withSAVE account.

The page consists of the following elements:

- withSave account overview,
- Placing savings by book transfer onto the withSave account,
- Releasing savings from the withSave account.

Overview

This includes the following information:

- Balance,
- Amount of savings in the past Week/Month/Year

- Bar chart (of the last 6 months' activity),
- Transactions,
 - Transaction date,
 - Comment,
 - Debits/Credits,
 - Balance.

Pending confirmation: you have to approve the amounts set aside as savings without confirmation on the opening screen in order for those to be transferred to your withSave account.

You can modify, delete or confirm more than one orders recorded earlier.

Information and conditions The Information and conditions page contains basic and supplementary data on the selected savings account. To reach the Information and conditions page, tap the **Details** button.

LOANS

With the help of the Loans function you can see an overview of your loan and leasing products. You can view the details and balance of your loan and leasing contracts. Details of the individual loans and leasing products can be viewed on the appropriate Loan/Leasing page.

Loan details screen

You can view the following data as a **supplement** of the Loan details table:

Loan registration number: the registration number recorded in the system.

Outstanding principal sum: the principal debt still outstanding from the amount specified in the loan agreement.

Amount of the next instalment: the instalment amount due, as specified in the loan agreement.

Due date of the next instalment: the due date of the next instalment.

Loan details: the Loan details page includes the basic and auxiliary data of the selected loan. You can access the Loan details page by tapping the **Details** button.

Leasing screen

Purpose of the function: overview of the contract details of any deals existing vis-à-vis any member of the CIB Leasing Group.

Process of overview: on the Leasing overview screen you can view a summary statement of the contract data. By tapping the **Details** button, you can access past and due account information, while tapping the **Specifics** button displays the details of the various items.

You can view the following data as a **supplement** of the Leasing details table:

Leasing registration number: the registration number recorded in the system.

Outstanding principal sum: the principal debt still outstanding from the amount specified in the loan agreement.

Loan type: the type of the loan specified in the contract.

Leasing details

the Leasing details page includes the basic and auxiliary data of the selected deal. You can access the Leasing details page by tapping the **Details** button.

Leasing overview screen

Contract registration number: select the contract you wish to display the data for.

The following data are displayed:

Loan registration number

Deal type (e.g. loan, leasing, lease, etc.)

Currency

Contract starting date

Date of expiry

Original amount

Name of the leased object: e.g. motor vehicle

Identification number of the leased object

INVESTMENTS

The Investments function allows you to review our investment funds, your existing portfolios, your financial profile and your orders related to investment units, and you can record sale and purchase orders for investment units provided by the CIB and Eurizon Easy Fund (hereinafter: EEF) investment funds.

Product Overview

Purpose of the function: to view the available CIB and EEF investment products, select an investment fund using the Product Selector

Review process: the Investment Funds available via the channel are displayed on the Product Overview screen. Based on the various filter criteria, you can choose from the funds included in the list the one that best suits your demands. Filter is the second icon on the right side, above the list of funds. You can use it to switch the filter on and off.

Filtering is possible based on the following criteria:

- Category: The category in which the fund is classified.
- Risk level: Shows the classification of the fund's risk.
- Geographical region: The region in which the fund invests.
- Currency: The currency in which the fund makes investments.
- Industry: The main industry sectors in which the fund makes investments.
- Investment horizon: The period for which investment in this fund is recommended.

This screen provides an option for comparing 3 selected investment funds, using the third icon on the right side above the list of funds. You can switch this function on and off by clicking on the icon. Funds are compared based on the main parameters and on their exchange rates.

The funds that are already in your portfolio are marked separately. Use the menu item at the end of the fund to initiate the purchase and sale of that fund or to view the details of the fund, such as fund composition or geographic and industry exposure.

Investment fund selection: You can easily and quickly choose the appropriate fund for your needs using the Investment fund selection function. You have nothing else to do but to choose the geographic region and the industry in which you wish to invest, as well as the risk exposure and the term of the investment, and we will show you the fund or funds that meet your expectations. By clicking on the fund's name, you can see the details of that specific fund, then select Order to launch the transaction.

Portfolio overview

Purpose of the function: to have an overview of investment products on your existing accounts.

The overview process: On the circle graph under Portfolio overview, you can see the total value of investments in your investment accounts and the profit/loss achieved on them. After you have selected a specific product group on the graph, the actual products will be displayed, as well as the ratio in which they are present in the portfolio. The investment products are broken down into product groups (Investment Units, Stock Exchange Products, Bonds, and Other Securities) and the investment account can be selected within a given product group. Within this menu item you can access the profit/loss on the given product, as well as the market value and the average cost of open inventories, at the last known exchange rate. You can also access your portfolio in the issuance currency. Conversion of the displayed forint version of the securities registered in foreign currencies is based on the last known MNB exchange rate. If the securities are sold and an order for conversion to HUF is made, this will be executed based on the exchange rate published on the Bank's website (applying the rule of conversion). Purchase and sale orders related to the investment units in the portfolio can also be launched from the screen, by clicking on the three-point menu at the end of the line.

Buying investment unit

Purpose of the function: to purchase the investment units of specific investment funds managed by CIB Befektetési Alapkezelő Zrt. and Eurizon Capital.

Execution conditions:

- availability of funds sufficient to cover the amount of the purchase order (on a customer account, bank account or current account set for securities transactions),
- the Bank does not accept partial execution for a specific purchase order. **Execution date:** you can view this on CIB's website under the "Home / Useful / Banking Timetable" menu item. In the case of investment units that have a net asset value per investment unit valid for the given dealing day (e.g. CIB Money Market Fund), if the purchase order arrives within the dealing period, it will be executed immediately, as a result of the transaction.

If you submit your purchase order after the dealing period, the transaction will be executed at the net asset value per investment unit valid on the next dealing day, with the next value date, and the purchased investment units will appear in the portfolio statement beginning from this date. In the case of investment funds that are traded in a T+2 system (e.g. CIB Raw Materials Fund of Funds), the above provisions apply with a 2-day delay.

Presentation of the function: the order data entered on the Input screen are displayed on the Summary screen, where you can check your purchase order. After confirming, you can check the acceptance/completion of the order on the Confirmation screen. When you submit an order, you can perform a book transfer on the amount specification screen, so you do not need to interrupt the transaction if the funds on your account are insufficient.

Selling of investment units

Purpose of the function: to sell the investment units of specific funds managed by CIB Befektetési Alapkezelő Zrt. and Eurizon Capital.

Execution conditions:

On the securities account to be debited the quantity of the investment units available for sale must be sufficient to cover the amount indicated in the sales order.

Execution date: you can view this on CIB's website under the "Home / Useful / Banking Timetable" menu item. In the case of investment units that have a net asset value per investment unit valid for the given dealing day (e.g. CIB Money Market Fund), if the sale order arrives within the dealing period, it will be executed immediately, as a result of the transaction. If you submit your sale order after the dealing period, the transaction will be executed at the net asset value per investment unit valid on the next dealing day, with the next value date, and the purchased investment units will be removed from the portfolio statement as from this date. In the case of investment funds that are traded in a T+2 system (e.g. CIB Raw Materials Fund of Funds), the above provisions apply with a 2-day delay.

Presentation of the function: the order data entered on the Input screen are displayed on the Summary screen, where you can check your sale order. After confirming, you can check the acceptance/completion of the order on the Confirmation screen.

You can retrieve the order and view its details under the Orders menu.

Financial profile

Purpose of function: To obtain an overview of your investment knowledge and investment goals

The overview process: In this menu item you can check your investment goals and investment knowledge, in accordance with the values determined based on your answers. Furthermore, you can also see the dates of validity of your results and the details of your contract for permanent investment advisory services.

Orders

Purpose of the function: to obtain an overview of the CIB and EEF investment units submitted in respect of securities accounts kept with CIB Bank

The overview process: Invoking this menu item, you will see a graph of investment unit transactions, broken down by month and transaction direction, displaying the amounts converted to forint. Under the graph, your investment unit orders will be listed in chronological order, in three views: Executable Orders, Executed Orders, and Rejected Orders. You can use the filtering function to narrow down the orders based on the following criteria:

- Direction of the order: Purchase or sale
- Account type: Normal, retirement savings accounts (NYESZ), long-term investment account (TBSZ)
- Quantity: The number of items indicated in the order.
- Currency: HUF, EUR, USD or all of these
- Period: Previous month, all, or any chosen period.

Validate the selected filters by tapping on the Apply button, or reset the settings using the Reset button.

INSURANCE POLICIES

Using the Insurance policies function you can view the details of your existing insurance policies.

The Insurance details screen

You can view the following data related to your existing insurance policies:

Name of insurance: the name recorded in the system

Name of the Insurer: the Insurer specified in the insurance contract.

Contract number: the contract ID recorded in the system

Date of contract conclusion: conclusion of the contract

Insured party: name of the insured party indicated in the contract, who is entitled to use the insurance service

SETTINGS

On the Home screen, click Settings to see the following:

- Client name
- Client ID (user ID)
- SETTINGS button: navigates to the Settings function

By clicking on the profile picture, the user is informed about the status of the various features/services associated with the profile.

Language: language can be set to Hungarian/English.

The tabs shown in the Settings function:

- My profile
- Access, security
- Free notifications
- Products and services
- Information and conditions

Profile

- **My personal data**

Back (left arrow): takes you to the previous screen (Settings)

Profile picture (can be changed by clicking on the profile picture)

Client name (cannot be changed)

Nickname (can be changed)

E-mail (can be modified)

Customer ID (cannot be changed)

General information:

- Permanent address

Contact details:

- Landline telephone number
- Mobile phone
- Permanent address

You can validate the changes you make on the screen by clicking on the "Save changes" button according to the password generation method used by the user (#withkey token/ hard token).

Sign-in & Security

Purpose of the feature: the security settings feature allows you to review your personal security settings and change some of the information displayed.

The tab contains the following functions:

- Quick transfer

Easy transfer

Purpose of the function: by activating this function, you can carry out transfer operations between your own accounts without strong customer authentication.

The Easy Transfer page contains the following options:

- Back (left arrow): takes you to the previous screen (Settings/Sign-in & Security tab)

- Short information message
- Easy Transfer Settings slider (By default it is OFF)
- Done button: used to save changes made on the screen (only active if a change has been made on the screen)

Enabling this feature requires strong customer authentication (Approval: according to the password generation method used by the user (#withkey token/ hard token)).

Free notifications - "Smart notifications" (Push message)

Description of the Smart Notifications (Push message) feature:

- **Accounts:** if you set up smart notifications for accounts, you will be notified of account movements (not including debiting of credit card payment blocks) and rejected instant transfers.
- **Cards:** if you set up smart notifications for cards, you will be notified of card transaction blocking, failed purchases, credit card credits and repayments, and expected purchase refunds. If the card notification service is set up for a specific credit card, the cardholder will automatically receive the payment due reminder via push notification.
- **Loans:** if notifications are set for loans, the user will be notified of the monthly repayments.

Important! In addition to the above services, the Bank may also send information messages on cybersecurity threats or system developments for the benefit of the customer. To deliver these messages, it is not necessary to enable free notifications.

The Free Notifications about Account and Card transactions are designed to ensure the security of your accounts and cards.

In addition, if the Customer has set a "Push message" request, the bank will also send a push notification in the following cases:

- the arrival of the documents sent by the bank related to the free cash withdrawal (KPKNY) and the Central Credit Information System (KHR) in CIB Bank Online/CIB Bank Mobile Application
- The retail account owner sends a bill to be paid from the Dijnet system to the Dijnet profile registered in the CIB Bank Online/CIB Bank Mobile Application
- of the arrival of a document sent by the bank related cash deposit (electronic receipt) in CIB Bank Online/CIB Bank Mobile App
- messages sent in connection with direct debit orders

Important! To use Push Notifications and receive messages in real time, you must have an active internet connection!

In the case of the obligation to send push notifications, the Bank's responsibility extends from the time the push notification is initiated from the Bank until it is sent to the Service Provider's data messaging centre of the device registered by the Customer. The Bank shall not be liable for any non-receipt, delays caused by third parties or errors in the content of the Smart Notifications (Push Messages) sent by the Bank, and shall not be liable for any damages resulting therefrom.

In order to use the data service (to send Push messages), it is necessary to ensure the data connection of the mobile device (mobile internet, Wifi). The Bank is not responsible for the non-receipt of Smart Notifications (Push messages) due to the lack of data connection.

The Push Notifications settings for Account and Card transactions take effect immediately.

Claim steps: by going to the Notifications menu, you must activate and accept the Terms and conditions of the Smart Notifications service. The service is free of charge. Confirm acceptance of the terms and conditions with your PIN/ biometric identification. After successful acceptance, the user can choose which of the accounts and cards available in the service he/she would like to receive notifications for, or he/she can choose to apply the desired setting to all products. In the case of accounts, debit and credit can be specified, as well as the minimum amount related to the transactions. The default minimum amount is 500 HUF. For cards, the minimum amount for the notification of card transactions is 500 HUF. For credit cards, the daily notification message cannot be changed separately, it is set automatically when the card monitor is activated. The service can be cancelled by deactivating the Smart Notifications checkbox in the Notifications menu.

Messages can be viewed and managed by clicking on the "bell" icon in the top right corner. Read messages can be archived. Archived messages can be placed in the trash.

Important! Push messages for strong authentication of credit card purchases will not be displayed or archived under the "bell" icon.

Free notifications - Input page

By selecting the Free notifications tab Accounts/Cards/Loans groups will be displayed (ATTENTION: a notification group will only be displayed if the user has a specific product type).

Accounts

Account number: select the account number for which you want to receive the message.

Outgoing transactions: you can request a message about outgoing transactions, for which you can set a minimum threshold. The application does not send a separate message for blocking/bookings due to purchases made with a credit card.

The limit is expressed in the currency of the account.

Incoming transactions: you can request a message about incoming transactions, for which you can specify a minimum threshold.

The limit is expressed in the currency of the account.

Minimum threshold: you will be notified of any transactions above the specified threshold.

The limit is expressed in the currency of the account. By default 500 HUF .

Cards

Option: The user can choose which of the cards available in the service he/she would like to receive notifications for, or he/she can choose to apply the desired setting to all cards.

Minimum limit: you will be notified of any transactions above the specified threshold.

The limit is expressed in the currency of the account. By default 500 HUF.

If the user set the Card Notifications he/she will automatically notified of account blocking, failed purchases, credit card credits and repayments, and expected purchase refunds above the limit.

The messages will also appear in the notification bar of the mobile device, accompanied by a beep (basic message alert tone), which will launch the application and, after the identified login, the detailed content of the message will be read. No separate notification tone can be assigned to the message in the application. For privacy reasons, the details of the message are only available after an authenticated login!

Loans

Option: if the user activates this function, she/he will receive a installment reminder.

The messages will also appear in the notification bar of the mobile device, accompanied by a beep (basic message alert tone), which will launch the application and, after an identified login, the detailed content of the message will be read. No separate notification tone can be assigned to the message in the application. For privacy reasons, the details of the message are only available after an authenticated login!

Products and services

Overview

Purpose of the function: the Overview function allows the customer to specify which products should be displayed on the Home page (post login page.).

The Overview page contains the following options:

- Back (left arrow): takes you to the previous screen (Settings/Products & Services tab)
- Short information message
- Change main account: lists the accounts that the user has accessed
- Change main savings: lists the savings accounts the user has achieved
- Change main card: lists the credit cards accessed by the user
- Done button: used to save changes made on the screen (only active if a change has been made on the screen)

IMPORTANT: A main product can only be modified if the user has at least two products from the given product group.

Transaction limits

The purpose of this function is to display the transaction limits for the CIB Bank Online/CIB Bank Mobile Application channels. Monthly and Daily transaction limits are defined in the application. When changing the default limits, the user can only set limits with lower amounts.

The function allows you to view the limits for trusted beneficiaries in terms of number of units and individual transaction amount. **IMPORTANT:** these limits are set by the Bank and cannot be modified by the user.

CIB Bank mobile app

The customer gets information about the use of a mobile application.

- Tool
- Date of activation
- Last login date
- Logged in

Information and conditions

Purpose of this function: to review the use of the application, its terms and conditions.

Terms & conditions

- Back (left arrow): takes you to the previous screen (Settings/Information and Conditions tab)
- Short information message
- Link: navigates to the Bank's website, where you will find the General Terms and Conditions and other documents.

GDPR consent

Purpose of the function: by filling in the privacy statement, the customer can agree or disagree with how and for what purposes CIB Bank Zrt. uses his/her data. The answers can be changed at any time.

The GDPR Consent page contains the following:

- Back (left arrow): takes you to the previous screen (Settings/Information and Conditions tab)
- CHANGE button:

Click on the CHANGE button to modify the declarations. The screen will display the following:

- o Back (left arrow): takes you to the previous screen
- o Short information message
- o Information (circled letter i): provides brief information about the function
- o SEE FULL STATEMENT button: the full GDPR statement document will be displayed.
- o YES/NO buttons: you can use these buttons to indicate your intention to declare.
- o NEXT/PREVIOUS buttons: used to navigate between each declaration.
- o You will need to confirm the declaration/modification with a PIN code/biometric identification.
- o After receiving feedback on the result of the declaration, the user can choose between two buttons: GO TO MY DOCUMENTS (the My Documents function will be displayed, in My Contracts tab you can view the declaration using the appropriate filter) and DONE (clicking on the button will display the GDPR Consent screen).

You can accept or reject the following privacy statements in the CIB Bank Mobile App:

- Consent to the recording of telephone conversations in connection with the collection of a claim or the making of a non-specific order or complaint in connection with a contract to be concluded with CIB Bank Zrt.
- Consents to the processing of data that allows for non-postal communication with CIB Bank Zrt.
- Consent to the processing of data necessary for the collection of claims in connection with the contract to be concluded with CIB Bank Zrt.
- Consent to be contacted for commercial purposes.
- Consent to the processing of biometric data.

The consent statement can be modified at any time in the privacy statement. The statement can be viewed on the My Documents / My Contracts tab (using the appropriate filter).

DOCUMENTS

Purpose of the function: to access confirmations of orders recorded in electronic channels and other documents uploaded by the bank.

The information letter sent by the Bank on the Free Cash Withdrawal (KPKNY) and the Central Credit Information System (KHR) is also available here.

Process of viewing documents: clicking on the Documents function, the user has access to 3 document types:

- Receipts
- Contracts
- Statement / Statement of fees

Documents can be printed and/or saved in pdf format.

Search and filter options are provided for the user on each tab.

The last 6 months of documents are displayed as the default, and documents older than 6 months can be listed using the "Individual period" option of the filter.

My Receipts

The detailed receipts of successful and unsuccessful orders/transactions made in the CIB Bank Mobile App and CIB Bank Online are automatically displayed in My Documents – My Receipts tab. Receipts for Recurring payments are available in the Recurring payments function, they are not displayed in My Documents – My Receipts tab.

My Contracts

Your contract documents generated on CIB Bank Mobile App and CIB Bank Online channels, and other documents uploaded by the bank, are available in My Documents – My Contracts.

In the My Documents/My Contracts tab, a certain type of document is displayed by default. Other document types can be filtered using the Filter function.

My Statements / Fee statement for current account

On the Statements tab, you can view your monthly statements, your annual statement of fees. For small businesses, a merchant summary of turnover and payments is available.

The last 18 months' statement is available to all customers with the appropriate settings.

CONNECT

Purpose of the function: to display CIB Bank's contact information. This function lets you contact the Bank's 24/7 customer service helpline CIB24, send an e-mail, or visit the Bank's website through a direct link.

BRANCH LOCATOR

Purpose of the function: displays CIB Bank branches and ATM cash machines on the country map. The function allows you to display the ATMs and branches in the form of a list or, in the map mode, to show them on the map.