

## Information to customers on UniCredit's eBanking internet banking service effective from 03.05.2021

UniCredit Bank Hungary Zrt's eBanking service allows you to check the balances of your current accounts, savings, loans and to initiate payment orders, create term deposits and other transactions at any time, anywhere in the world.

You can do so in a secure, fast and convenient way from your home or office, saving you time and, given the advantageous, money as well. All you need to access the service is a computer connected to the internet or a suitable mobile phone.

The UniCredit eBanking service is currently available to private individual customers.

### **The following features are included in the UniCredit eBanking service:**

Functions	eBanking
<b>Account information</b>	
Detailed inquiries of bank account and savings balances, outstanding loans and account details (balance, available amount, reserved amounts, overdraft facility)	√
Account history and transaction details, downloads in PDF and .xls formats	√
Renaming accounts	√
Secondary identifiers (create new identifiers, change, prolong or delete existing identifiers)	√
Request electronic account statement <sup>1</sup>	√
Electronic account statement in PDF format	√
Fee statement in PDF format	√
<b>Bank transfers</b>	
Domestic payment orders	√
Foreign payment orders	√
SEPA payment orders	√
HUF transfer between own accounts	√
FX transfer between own accounts	√
Standing orders (create new standing orders, change or delete existing ones)	√
Direct debit authorization orders (create, change or delete)	√
Incasso orders	√
Term deposits	√
Cancellation of term deposits	√
View and cancel pending transactions	√
Templates, Fast Pay templates and beneficiaries (create, change or delete)	√
<b>Securities functions</b>	
Account balance (balance on account, available balance, fair value)	√
Account history	√
Government Bonds	√
Stock Exchange orders <sup>3</sup>	√
Amundi funds <sup>3</sup>	√
External funds <sup>3</sup>	√
Securities transfers <sup>3</sup>	√
View and withdraw pending transactions <sup>3</sup>	√
<b>Debit cards</b>	
Card overview and card details	√
Transaction history and transaction details	√
Check debit card limits	√
<b>Credit cards</b>	
Credit card account information (credit line; limits, transaction details etc.)	√
Credit card information (card usage limits; transaction details etc.)	√
Last settlement period information (closing balance; minimum repayment amount; payment deadline; transactions booked etc.)	√


<b>SMS service<sup>2</sup></b>	
SMS notifications regarding bank accounts (view current settings / new requests / changes). There is no option to delete an already existing SMS notification via the internet banking system. Customers can request the deletion through Telephone Banking or in our branches.	√
SMS notifications regarding debit cards (view current settings / new requests / changes) . There is no option to delete an already existing SMS notification via the internet banking system. Customers can request the deletion through Telephone Banking or in our branches.	√
SMS notifications regarding credit cards (view current settings / new requests / changes) . There is no option to delete an already existing SMS notification via the internet banking system. Customers can request the deletion through Telephone Banking or in our branches.	√
General banking information	√
<b>Insurance</b>	
Travel insurance, home insurance, car insurance, savings life insurances, risk life insurances	√
<b>Other services</b>	
Simplified and instant mechanism to sign and submit orders	√
Change Telephone Banking PIN code	√
Free cash withdrawal declaration (new declaration or change/delete existing declaration)	√
Repayment moratorium declarations (opt-out, opt-in)	√
Identification forms (Act of LIII of 2017) (data reconciliation)	√
Electronic mailbox feature (to receive messages from the Bank)	√
A single user ID for managing the accounts of multiple account holders	√
Help/Guide	√
Hungarian and English versions	√
Personal Finance Manager (budget plan)	√
My Goals feature	√
Change log-in password	√
Exchange rates	√
Customer service and social media availability	√
Management of Third Party Provider (TPP) authorizations: As providers of (payment initiation and account information) services, Third Party Providers hold the necessary permits and authorizations for accessing banking data and using an open API for initiating bank transfers; they do so in order to serve Customers holding accounts that may also be accessed online. This menu item may be used for managing the permissions regarding TPP's and inquiring, listing and filtering the transactions executed via TPP's.	√


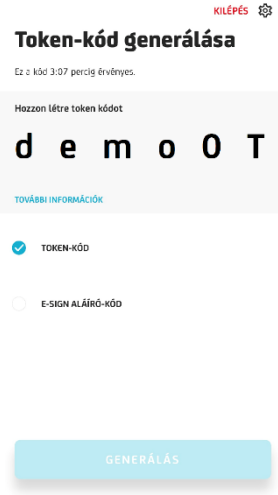
### **Security:**

Security was our primary focus when developing our eBanking internet banking system; the security of our service is guaranteed by an internationally recognized multi-layer security system. The transmission of data between your computer and the bank's servers is secured by standard 256 bit SSL encryption; in addition, you can set transaction and daily limits on outgoing payments.

The UniCredit eBanking application uses a two-step client authentication for your security.

There are three ways of logging in to eBanking and authorizing (verifying) your orders:

<b>SMS</b>	
<p>In order to sign (authorize) your orders, the Bank will send you a one-off password by SMS text message (to the mobile number you gave us in the User Agreement). To log in to the system, you will need to use your User ID, your regular password (which you can change any time after you have logged in) and a one-time password we will be sending you by text message.</p>	

<b>Token</b>	
<p>With this method, users generate the password to log-ins or to sign (authorize) an order by using a token. A token is a code generator device, which generates a single-use code (valid for approx. 30 seconds) specific to the time of use and the serial number of the token device. The device allows full mobility of use given its small size and the fact that it does not have to be connected to a computer.</p>	
<b>mToken</b>	
<p>The mToken service is available via UniCredit's mBanking mobile application; it is a code generating software protected by a PIN code. Use mToken to generate a code for logging in to UniCredit eBanking or generate an e-Sign signature code for orders you have created in eBanking; the code will be valid for a maximum of 3.5 minutes. To use the mToken service, you will need to download the UniCredit mBanking app and activate the mToken function. You can activate the mToken function independently of UniCredit mBanking.</p> <p>The mToken service offers the following features:</p> <ul style="list-style-type: none"> <li>● generate a token code: here, customers who do not use a physical token can generate the code needed for identification when they are logging in to UniCredit eBanking with their user ID and password; in addition, non-payment transactions (e.g. free cash withdrawal) can be signed using the codes generated in this feature.</li> <li>● generate e-Sign code: The e-Sign code for the verification of orders in UniCredit eBanking can be generated with this feature; you need to enter a 6-digit code and the amount to be transferred.</li> <li>● Receive push notifications for signing transactions created in UniCredit eBanking: If you have enabled push notifications in your mToken settings, you can sign transactions without generating a code, simply by confirming the push notification you received. <b>IMPORTANT:</b> the process will end in UniCredit eBanking in this case too; you will still need to complete the transaction in UniCredit eBanking after you have confirmed the push notification. Without this, you will not have submitted the transaction to the bank; instead, it will remain as a pending order in the list of transactions awaiting signing.</li> <li>● Log in and sign transactions with Touch ID/Fingerprint, or use Face ID, which is available on iPhone X and devices running the latest iOS.<sup>4</sup></li> </ul>	

### **Personal Finance Manager (PFM)**

The Personal Finance Manager (PFM) service is an integral part of UniCredit eBanking. There is no customer assessment in PFM; instead, the customer's transactions are sorted into predefined categories based on keywords and publicly available account numbers (e.g. the billing account numbers of utilities providers). The bank uses these existing data, which are already at their disposal, only as input in the PFM and never to analyze the customers' spending habits.

**Hardware and software requirements:**

The **eBanking** system has the following technical requirements:

Operating system:

- MS Windows 7/8/10 operating system;
- Linux operating system;
- Mac OS X 10.8 or more recent versions.

Internet browser:

- MS Internet Explorer 9 or more recent versions;
- Firefox 31 or more recent versions;
- Opera 36 or more recent versions;
- Google Chrome 50 or more recent versions;
- Safari 6 or more recent versions.

We recommend upgrading your browser to the latest available version for security reasons.

Internet connection;

Hardware: a computer suitable for running your operating system and browser.

To view electronic account statements in PDF and to check their authenticity, you will need Adobe Acrobat Reader 7.0 or more recent versions.

The further detailed terms and conditions of the UniCredit eBanking service are set out in the bank's [General Terms and Conditions](#).

For more information about our UniCredit eBanking service, please visit our website ([www.unicreditbank.hu](http://www.unicreditbank.hu)) or call UniCredit Telephone Banking at **+36 (1/20/30/70) 325 3200**. Our colleagues are also at your disposal in our nationwide branch network.

Effective from: 03.05.2021

*Users who have inquiry rights on a credit card settlement account can access the information on all the credit cards underlying the settlement account.*

<sup>2</sup> *Users may request and change the SMS notification service for a particular bank account only if they have at least inquiry rights on the relevant bank account/have disposal rights over the account specified as charge account.*

<sup>3</sup> *These order types are not available on retirement savings accounts (NYESZ accounts).*

<sup>4</sup> *Fingerprint/Touch ID and Face ID will be equivalent to a signature matching the signature specimen that the Account Holder, or a person with disposal right registered with us by the Account Holder, has registered with the Bank and which the Bank has accepted. When using Fingerprint/Touch ID or Face ID, Users must make sure that only their own fingerprint and facial images are recorded and stored on their device. Users must act with due care to make sure that no other person can use fingerprint and facial recognition on their mobile device! When enabling the function, the User must state that they are the sole user of the fingerprint and facial recognition on the particular device. For improved security, we recommend that you set up device locking on your mobile and require a password for unlocking.*

*The debit card SMS notification service may be requested or modified only by Users with at least inquiry rights on the bank accounts underlying the debit card and/or disposal rights on the account specified as charge account.*