

ANNOUNCEMENT ON THE REPLACEMENT AND EXCHANGE OF BANKNOTES AND COINS

Effective from 4th November, 2011

I. Banking procedures in case of banknotes and coins damaged and suspected to be forged

1st HUF banknotes and coins

As prescribed in NBH Decrees 11/2011. (IX.6.) and 12/2011. (IX.6.) the Bank shall act as follows during cash desk opening hours involving the branches determined in point III:

- Replace damaged HUF banknotes and coins free of charge, up to 10 banknotes and coins at a time.
- Incomplete banknotes shall be replaced by the Bank if the extent of such banknote is more than half (minimum 51%) in a single piece. Incomplete HUF banknotes exceeding half the size – taped together continuously at one or more places by the client – shall also be replaced if it can be established without doubt that the parts fit together originate from the same banknote. Half (50%) or smaller banknotes shall not be replaced by the Bank.
- In case of banknotes and coins suspected to be forged, the Bank shall act pursuant to current regulations (Art. 14, NBH Decree 11/2011, and Art. 6, NBH Decree 12/2011).

The Bank reserve the right to have the HUF banknotes and coins damaged and suspected to be forged tested by the NBH.

2nd Damaged foreign currency banknotes

The Bank does not replace damaged foreign currency banknotes.

II. Interchange of banknote and coin denominations (exchange)

1st Interchange of HUF banknote and coin denominations

- The Bank has the right to charge fee on service providing defined here the level of which is equal to the fee on banknote and coin exchange determined in the article regarding Cash service in the List of Conditions concerning account keeping.
- The Bank undertakes to change maximum 50 pieces of the current HUF coins or HUF coins classified as legal currency but unable for turnover, up to the measure of the available stock for current HUF coins or banknotes.
- The Bank undertakes to change maximum 50 pieces of the current HUF banknotes or HUF banknotes classified as legal currency but unable for turnover, up to the measure of the available stock for current HUF banknotes or – at most 100 pieces – current HUF coins.
- The Bank undertakes – in case of that demands which exceeds the available stock – to fulfill the client's changing request – maximum 50 pieces of HUF banknote/ HUF coin - within 3 working days by the client's prior phone notice. In this case the changing fee has to be hold on the client's current account until the date of fulfillment, and this fee

has to be debited on the 3rd working day even the client desists from the changing intention.

- The Bank provides the present service during the cash desk opening hours in the branches determined in point III.
- The Bank reserves the right to deny providing the present service in case the client does not have a payment account with the Bank.

2nd The Bank does not exchange foreign currency banknote, coin denominations.

III. Branches involved

1. **KDB Head Office** -1054 Budapest, Bajcsy-Zsilinszky út.42-46
2. **Debrecen Branch**– 4025 Debrecen, Hatvan u. 1-3.
3. **Dunaújváros Branch** – 2400 Dunaújváros, Devecseri Gábor utca 4.