



BUSINESS TERMS AND CONDITIONS

for cash transactions carried out for retail customers

Effective from: 1 March 2022

TABLE OF CONTENTS

I. GENERAL PROVISIONS.....	3
SCOPE AND LOCATION OF CASH TRANSACTIONS AND GENERAL RULES APPLICABLE TO THE OPENING HOURS	3
FEES AND EXTRA CHARGES.....	4
II. CERTAIN CASH TRANSACTIONS PERFORMED BY THE MNB.....	4
EXCHANGE OF BANKNOTES AND COINS WITHDRAWN FROM CIRCULATION EXCHANGEABLE TO LEGAL TENDER	4
EXCHANGE OF HARD-TO-RECOGNIZE, INCOMPLETE OR OTHERWISE DAMAGED BANKNOTES	5
EXCHANGE OF HARD-TO-RECOGNIZE DAMAGED COINS	6
EXPERT EXAMINATION OF PRESUMABLY COUNTERFEIT BANKNOTES AND COINS.....	7
EXCHANGE OF COMMEMORATIVE BANKNOTES AND COINS TO CIRCULATION BANKNOTES OR COINS AND CASHING OF RECEIPTS THAT ENTITLE THE HOLDER TO COMMEMORATIVE BANKNOTES	7
EXCHANGE OF BANKNOTES AND COINS FIT FOR CIRCULATION TO COMMEMORATIVE VERSION OF CIRCULATION COINS	8
III. MISCELLANEOUS PROVISIONS	8
IV. CLOSING PROVISIONS.....	10
ANNEX 1 TO THE BUSINESS TERMS AND CONDITIONS	11
ANNEX 2 TO THE BUSINESS TERMS AND CONDITIONS	12
ANNEX 3 TO THE BUSINESS TERMS AND CONDITIONS	14
ANNEX 4 TO THE BUSINESS TERMS AND CONDITIONS	16
ANNEX 5 TO THE BUSINESS TERMS AND CONDITIONS	18
ANNEX 6 TO THE BUSINESS TERMS AND CONDITIONS	19

I. GENERAL PROVISIONS

SCOPE AND LOCATION OF CASH TRANSACTIONS AND GENERAL RULES APPLICABLE TO THE OPENING HOURS

1. The Magyar Nemzeti Bank (hereinafter: the MNB) offers the cash transaction services listed below to natural persons, legal entities and entities without legal personality that do not keep a bank account with the MNB and do not qualify as Cash Processing organisations (hereinafter jointly: the Customer):
 - a) exchange of banknotes and coins withdrawn from circulation exchangeable to legal tender,
 - b) exchange of hard-to-recognize, incomplete or otherwise damaged banknotes,
 - c) exchange of hard-to-recognize, damaged coins,
 - d) expert examination of presumably counterfeit banknotes and coins,
 - e) exchange of commemorative banknotes and coins to circulation banknotes or coins and cashing of receipts that entitle the holder to commemorative banknotes,
 - f) exchange of banknotes and coins fit for circulation to commemorative versions of circulation coins.

The MNB shall perform no denomination exchange services (exchange of circulation banknotes and coins fit for circulation into circulation banknotes and coins fit for circulation of another denomination, with the same face value) for the Customer.

2. The MNB carries out the cash transactions under Section 1, with the exception of the expert examination of presumably counterfeit banknotes and coins, exclusively with regard to Forint banknotes and coins.
3. In carrying out cash transactions under Section 1, subject to the exception in Section 28, the MNB makes payments in banknote and coin denominations defined by it, provided, that it does not make payments in denominations smaller than the banknote or coin denomination handed over by the Customer.
4. Cash transactions – with the exception of subsection 4.3 – conducted by the MNB are available to the Customers at the locations and during the opening hours below:
 - 4.1. Directorate Cash Logistics, 1012 Kuny Domokos utca 2.
(Entrance to the MNB's building at 1013 Budapest, Krisztina körút 55. from 1012 Kuny Domokos utca 2.)
Postal address: Magyar Nemzeti Bank, 1850 Budapest
Email: penztar@mnb.hu
Telephone: +36-1-428-2650
Web: <http://www.mnb.hu/>
 - 4.2. Regular opening hours for cash transactions:
Monday: 10:00 – 18:00
Tuesday, Wednesday, Thursday: 8:00 – 15:00
Friday: 7:00 – 12:00

The cashier's office of the MNB is closed on working days falling on Saturdays and on the last working day of the year.

- 4.3. In carrying out cash transactions under Section 17, the MNB may also designate its premises at H-1239 Budapest Európa út 1 as the location of receiving the coins and specify a time other than the opening hours set out in subsection 4.2. In this case, the MNB notifies the Customer of the actual location and time of receipt within 5 working days at the latest, using the contact details provided by the Customer when they previously made the request.
5. Acting on behalf of the MNB, the Magyar Pénzverő Zrt. (Hungarian Mint Ltd.) offers the exchange of commemorative banknotes and coins for circulation banknotes or coins and cashing receipts that entitle the holder to commemorative banknotes at the location below and during the opening hours published on the website of the Magyar Pénzverő Zrt. (www.penzvero.hu):

1054 Budapest, Báthory u. 7.

Telephone: +36-1-800-8110

Fax: +36-1-800-8113, +36-1-210-4448

Email: coins@hu.inter.net

FEES AND EXTRA CHARGES

6. The MNB does not charge any fees, extra charges, commission or costs for the cash transactions performed under these Business Terms and Conditions.

II. CERTAIN CASH TRANSACTIONS PERFORMED BY THE MNB

EXCHANGE OF BANKNOTES AND COINS WITHDRAWN FROM CIRCULATION EXCHANGEABLE TO LEGAL TENDER

7. With the exception of the second paragraph in this Section, the MNB exchanges banknotes and coins withdrawn from circulation to legal tender at face value until the deadline for exchange, after which no such request is granted.

If the deadline for exchange falls on a public holiday or bank holiday, the MNB shall exchange the banknotes and coins withdrawn from circulation into legal tender on the first working day following the exchange deadline at the latest.

8. The MNB accepts banknotes withdrawn from circulation in excess of 50 pieces and coins withdrawn from circulation in excess of 100 pieces against a receipt for examination by a committee and pays the exchange value to the Customer by credit transfer to a payment account in accordance with the result of the committee's examination carried out within 30 calendar days. The form of the receipt is in Annex 2 to these Business Terms and Conditions.

9. The MNB returns the Customer the banknotes and coins withdrawn from circulation that cannot be exchanged to legal tender sent by the Customer by post only at the Customer's explicit request.

EXCHANGE OF HARD-TO-RECOGNIZE, INCOMPLETE OR OTHERWISE DAMAGED BANKNOTES

10. The MNB exchanges hard-to-recognise, incomplete or otherwise damaged banknotes at the face value if the authenticity and the face value of the banknote can be established beyond doubt. A further condition for the exchange of an incomplete banknote is that the Customer shall present more than 50% of the banknote. An incomplete banknote consisting of several pieces may be exchanged if it is proved that the parts which can be joined together belong to the same banknote. The MNB withdraws banknotes with more than 50% of their surface missing without any payment made.
11. The MNB accepts hard-to-recognise, incomplete or otherwise damaged banknotes in excess of 20 pieces against a receipt for examination by a committee and pays the exchange value to the Customer by credit transfer to a payment account in accordance with the result of the examination performed by the committee within 30 calendar days. The form of the receipt is in Annex 2 to these Business Terms and Conditions.
12. In case the Customer requests exchange of a hard-to-recognise, incomplete or otherwise damaged banknote, the MNB may accept the banknote for expert examination in exchange for a receipt. The form of the receipt to be used depending on the quantity of banknotes submitted is included in Annexes 3 and 4 hereto. The MNB pays the exchange value for hard-to-recognise, incomplete or otherwise damaged banknotes received for expert examination based on and in accordance with the result of expert examination by credit transfer to a payment account or by post, or, if the quantity of banknotes received for expert examination exceeds 20 pieces, by credit transfer to a payment account of the Customer.

If, based on the expert examination conducted, the value cannot be refunded, the MNB notifies the Customer thereof by electronic mail if the Customer has provided his electronic contact or, failing this, by postal letter, and withdraw the hard-to-recognised, incomplete or otherwise damaged banknote without any payment made.
13. The MNB shall not pay compensation for the value of banknotes that have been destroyed.
14. The MNB shall withdraw, without compensation, any hard-to-recognise, incomplete or otherwise damaged banknote sent by the Customer by post, which – pursuant to the provisions of Sections 10-13 – cannot be exchanged for legal tender, and shall notify the Customer to this effect by electronic mail if the Customer has provided his electronic contact or, failing this, by postal letter.
15. Chemically or biologically damaged (contaminated) banknotes and banknotes that have been damaged (contaminated) as a result of the operation of security equipment used for preventing theft of money, which the Customer requests to be exchanged, are taken over by the MNB for expert examination in exchange for receipt, regardless of the quantity. The

form of the receipt to be used depending on the quantity of banknotes submitted is included in Annexes 3 and 4 hereto.

The MNB accepts damaged (contaminated) banknotes from authorities proceeding in a criminal case only in sealed packaging, along with a cover letter or minutes.

The MNB pays the exchange value for damaged (contaminated) banknotes received for expert examination based on and in accordance with the result of expert examination by credit transfer to a payment account or by post, or, if the quantity of banknotes received for expert examination exceeds 20 pieces, by credit transfer to a payment account of the Customer. The MNB will not return the received damaged (contaminated) banknotes to the Customer.

If, based on the expert examination conducted, the exchange value cannot be paid, the MNB notifies the Customer thereof by electronic mail if the Customer has provided his electronic contact or, failing this, by postal letter, without returning the damaged (contaminated) banknote received.

EXCHANGE OF HARD-TO-RECOGNIZE DAMAGED COINS

16. The MNB exchanges hard-to-recognise or damaged coins at the face value if the authenticity and the face value of the coin can be established beyond doubt.

17. The MNB exchanges hard-to-recognise, damaged coins exceeding 50 pieces, based on prior notification of the relevant request. Prior notification of the request for exchange can be made in person, over the phone or by electronic mail at the contact points specified in subsections 4.1 and 4.2 of Section 4. The MNB shall receive the coins from the Customer by the fifth working day after the prior notification of the request for exchange, at the latest, in the manner specified in paragraph two. The MNB shall designate the place and time of receipt depending on the quantity of coins and shall notify the Customer thereof at the contact details provided together with request for exchange.

The MNB shall accept hard-to-recognise, damaged coins exceeding 50 pieces based on the list of denominations made out by the Customer, in packages containing coins of the same denomination, not exceeding 2 kilograms and indicating the presumed content, for examination by a committee, against a receipt included in Annex 2 hereto. Upon receipt the MNB shall ascertain that the list of denominations has been issued, take the weight of the packages and verify the contents by sampling. The MNB will refuse to take delivery of the entire quantity of coins if it detects any deviation from the prescribed requirements (e.g. in the event of mixing of denominations, occurrence of foreign coins, failure to issue a list of denomination). The MNB may also refuse to take delivery of the coins if the Customer refuses to provide information on the origin of the coins or the circumstances of the damage.

18. The MNB shall pay the exchange value for the hard-to-recognise, damaged coins received for examination by the committee, in accordance with the result of the examination performed by the committee within 30 calendar days by credit transfer to the payment account of the Customer.

EXPERT EXAMINATION OF PRESUMABLY COUNTERFEIT BANKNOTES AND COINS

19. The MNB shall always take over suspected counterfeit banknotes and coins, including foreign currency, for expert examination against a receipt. The form of the receipt to be used, depending on the quantity of suspected counterfeit banknotes and coins received, is included in Annexes 3 and 4 hereto.
20. The MNB carries out the examination of the legal tender taken over for currency expert examination within 30 calendar days.
21. The MNB will pay to the Customer the exchange value of forint banknotes and coins found genuine by the expert examination by credit transfer to a payment account or by post. When the quantity of banknotes received for expert examination exceeds 20 pieces, it will pay the exchange value by credit transfer to a payment account and shall not return the banknotes and coins sent for examination.
22. Foreign currencies found to be authentic as a result of the currency expert examination are returned by the MNB to the Customer by post.
The MNB is also entitled to hand over the foreign currency found to be authentic as a result of the currency expert examination to a proxy of the Customer. The provisions of Section 34 shall apply to the authorisation, provided, that the power of attorney or the declaration must be sent to the Cash Expert and Development Division of the MNB.
23. Banknotes and coins, including foreign currencies, found to be counterfeit by the currency expert examination are withdrawn by the MNB without any compensation paid.
24. The information related to banknotes and coins, including foreign currencies, found to be counterfeit by the currency expert examination and the outcome of the currency expert examination performed, is sent by the MNB to the competent local investigative authority based on the provisions of the agreement for cooperation in combating counterfeiting concluded with the National Police Headquarters.
25. The MNB notifies the Customer of the outcome of the expert examination by electronic mail if the Customer has provided his electronic contact or, failing this, by postal letter.

EXCHANGE OF COMMEMORATIVE BANKNOTES AND COINS TO CIRCULATION BANKNOTES OR COINS AND CASHING OF RECEIPTS THAT ENTITLE THE HOLDER TO COMMEMORATIVE BANKNOTES

26. The Hungarian Mint Ltd., acting on behalf of the MNB, exchanges commemorative banknotes and commemorative coins – except as provided for in Section 27 – qualifying as legal tender to banknotes and coins in circulation at face value, and redeems receipts entitling to commemorative banknotes (at the venue and during the opening hours defined in Section 5).
27. The Hungarian Mint Ltd, acting on behalf of the MNB, shall refer the Customer to the MNB if the condition of the commemorative banknote or coin intended to be exchanged differs from that at issue and there is a doubt about its genuineness. The MNB shall accept the commemorative banknotes or commemorative coins from the Customer against a receipt

for expert examination and shall pay the exchange value to the Customer based on the result of the expert examination to a payment account by credit transfer. The form of the receipt is in Annex 4 to these Business Terms and Conditions.

If, based on the expert examination conducted, the value cannot be refunded, the MNB notifies the Customer thereof by electronic mail if the Customer has provided his electronic contact or, failing this, by postal letter, without returning the commemorative coin or banknote received.

EXCHANGE OF BANKNOTES AND COINS FIT FOR CIRCULATION TO COMMEMORATIVE VERSION OF CIRCULATION COINS

28. The MNB determines the possibility and conditions of exchanging certain circulation coins to commemorative coins in an announcement published after the issuance of the commemorative version of the circulation coin. The MNB posts the announcement in its cashier premises and publishes it on its website.

III. MISCELLANEOUS PROVISIONS

29. The MNB carries out its cash transactions within the framework of the prevailing statutory regulations, particularly in conformity with the Civil Code, the Act on the Magyar Nemzeti Bank and the provisions of the statutory regulations governing the technical tasks related to the processing and distribution of banknotes and coins and their protection against counterfeiting as well as the prevention of and combating money laundering and terrorism financing.

30. The MNB shall not be liable for damage resulting from unavoidable reasons beyond the MNB's control, following in particular from acts of God, domestic or foreign statutory legislative regulations, regulatory provisions or epidemiological measures, refusal or late granting of necessary official permits or approvals, delayed submission or lack of other necessary documents or inaccurate data supply.

31. The MNB shall treat as banking secret all the information that comes to its knowledge concerning the Customer in the course of the cash transactions conducted by it under these Business Terms and Conditions and disclose it, with the exception of cases regulated in separate statutory regulations, to third persons only if authorised to do so by the Customer in a public document or a private document with full probative force precisely defining the scope of the bank secrets that can be disclosed in respect of the Customer.

32. The MNB shall process personal data coming to its knowledge in the course of the cash transactions falling within the scope of these Business Terms and Conditions in accordance with Annex 6 to these Business Terms and Conditions.

33. Customers may submit complaints and other comments regarding the cash transactions performed by the MNB orally or in writing. The form for submitting complaints and other comments and recording complaints lodged orally is included in Annex 5 to these Business Terms and conditions.

The MNB investigates the Customer's complaint within the shortest time possible, but not later than within 15 calendar days of the receipt of the complaint by the MNB. In justified cases, this time limit may be extended by up to 30 calendar days.

The MNB informs the Customer in writing about the extension of the time limit for processing the complaint, its decision concerning the Customer's complaint and the measures taken or omitted.

34. The Customer's proxies may also act on behalf of the Customer before the MNB in connection with cash transactions concerning the Customer.

Customers are obliged to notify the MNB about the names of those acting on their behalf, as well as any changes therein in the form of a power of attorney drawn up in a public document or a private document with full probative force in the case of natural persons or in the form of a declaration signed by the person(s) entitled to represent the organisation in the case of legal entities or organisations without legal personality. In addition to the names of the persons indicated in the power of attorney or declaration, the numbers of their identity cards also must be provided. In the case of foreign nationals, the number of an official document, containing the name, the place and date of birth, the proxy's photo and signature, suitable for identifying the person acting on behalf of the Customer must be provided.

35. Customers are directly and fully liable for the person(s) acting on their behalf.

36. If suspicion of crime arises in connection with legal tenders submitted to the MNB within the framework of initiating a cash transaction under these Business Terms and Conditions, the MNB is entitled to withhold the payment of the value until the investigation by the law enforcement agencies is closed.

In the above case, the MNB takes over the legal tender in exchange for a receipt, with the simultaneous identification of the Customer. Where the circumstances of the damage are confirmed by official minutes, this document must also be attached to the receipt.

The MNB pays the value of the legal tenders after the law enforcement agencies have closed the investigation only if the law enforcement agency acting in the matter allows doing so.

If, authority that conducted the criminal proceedings prohibits the payment of the exchange value, the MNB notifies the Customer thereof by electronic mail if the Customer has provided his electronic contact or by postal letter.

37. If, in the case of payment instruments received from the Customer against a receipt under these Business Terms and Conditions, credit transfer to a payment account is not the sole method of paying the exchange value, the MNB shall pay the exchange value – in accordance with the Customer's instruction – by credit transfer to a payment account (it is mandatory to provide the payment account number) or – in accordance with the prevailing general contractual terms of the Hungarian Post Ltd. – by post. A foreign payment account may also be specified for the payment of the exchange value by credit transfer.

38. If the cash transaction falling within the scope of these Business Terms and Conditions is initiated by the Customer by post, the MNB pays the value of the banknotes and coins sent

by the Customer in a letter and, in the case of banknotes and coins withdrawn from circulation, posted on the day of the exchange deadline, or if the exchange deadline falls on a public holiday, on the first working day following the exchange deadline, at the latest, in accordance with the Customer's payment instructions by transfer to a payment account (provision of the payment account number is mandatory) or – in by post – in accordance with the prevailing general contractual terms of the Hungarian Post Ltd. (if the Customer does not provide a bank account number). A foreign payment account may also be specified for the payment of the exchange value by credit transfer.

IV. CLOSING PROVISIONS

39. These Business terms and conditions enter into force on 1 March 2022.

40 The MNB posts these Business terms and conditions in its cashier premises and publishes it on its website. The MNB may change these Business Terms and Conditions unilaterally. The MNB posts any amendments to these Business Terms and Conditions and publishes them on its website 15 calendar days prior to their entering into force.

FOR RETAIL CUSTOMERS
BUSINESS TERMS AND CONDITIONS FOR CASH TRANSACTIONS CARRIED OUT
ANNEX 1 TO THE BUSINESS TERMS AND CONDITIONS

DEFINITIONS

For the purpose of these Business Terms and Conditions:

banknotes and coins: Forint banknotes and Forint coins in circulation issued by the MNB, as well as Forint banknotes and Forint coins withdrawn from circulation, but still exchangeable to legal tender, including commemorative banknotes and commemorative coins;

commemorative coins: a forint coin issued and put into circulation by the MNB, the primary function of which is not to be used for cash payments, but to convey historical and cultural values, to draw public attention to these values, to disseminate knowledge and to commemorate or pay tribute to the person, event or significant anniversary commemorated on it;

circulation coins: forint coins issued by the MNB to be used for payments to be settled by cash;

commemorative versions of circulation coins: a circulation coin issued not only for the purpose of cash payments, but also to commemorate an event or anniversary of major social, national or universal importance and to draw public attention to such values;

banknotes and coins withdrawn from circulation: banknotes and coins that do not qualify as legal tender as defined in the MNB's announcement (hereinafter: MNB announcement) published before 1 May 2004 or in an MNB decree;

banknotes and coins withdrawn from circulation exchangeable to legal tender: banknotes and coins that can be exchanged to legal tender in the period between the withdrawal deadline and the exchange deadline;

withdrawal deadline: date determined in an MNB announcement or an MNB decree starting from which banknotes and coins withdrawn from circulation cease to be legal tender;

exchange deadline: date, determined in an MNB announcement or in a manner allowing for the deadlines set forth in Section 23 (3) of Act CXXXIX of 2013 on the Magyar Nemzeti Bank, until which banknotes and coins withdrawn from circulation can be exchanged to legal tender at the MNB;

incomplete banknote: banknote (with an incomplete surface) that is unfit for circulation according to Sections 4.5 and 4.6 of Schedule 1 to the MNB Decree on the processing and distribution of banknotes and the technical tasks relating to the protection of banknotes against counterfeiting;

presumably counterfeit banknotes and coins: banknotes and coins, whether qualifying as a legal tender or already withdrawn from circulation, the authenticity of which is doubtful;

receipt that entitles its holder to commemorative banknotes: a document that confirms the payment, in a post office prior to the date of issue, of the value of a commemorative banknote with a face value of 2000 Forints issued by MNB announcement No. 6/2000. (MK 71.), which entitles its holder to receive the commemorative banknote.

FOR RETAIL CUSTOMERS
 BUSINESS TERMS AND CONDITIONS FOR CASH TRANSACTIONS CARRIED OUT
 ANNEX 2 TO THE BUSINESS TERMS AND CONDITIONS

R E C E I P T

Of the takeover of banknotes and coins for committee examination

1. Customer's data

Name:

Telephone: Email:

Postal address:

Name of Representative¹:

Telephone: Email:

Postal address:

2. Transaction type²

Description of the transaction	Select transaction
Exchange of banknotes withdrawn from circulation (over 50 pieces)	
Exchange of coins withdrawn from circulation (over 100 pieces)	
Exchange of hard-to-recognize, incomplete or otherwise damaged banknotes (over 20 pieces)	
Exchange of hard-to-recognize damaged coins (over 50 pieces)	

3. Data on legal tenders

Denomination	Presumed quantity (pieces)	Presumed value (HUF)	Denomination	Presumed quantity (pieces)	Presumed value (HUF)
20,000			200		
10,000			100		
5,000			50		
2,000			20		
1,000			10		
500			5		
200					
Total:			Total:		

¹ The data of the representative must be provided where the customer is legal entity or an entity without legal personality and when the natural person customer is not acting in person but through a representative.

² To be indicated by an x in the blank field next to the title the transaction, as appropriate for the respective transaction

Customer's (representative's) disclosure regarding the banknote(s) and coin(s), their origin and the circumstances of the damage:

.....
.....
.....
.....

Number and date of minutes or official certificate, if available:

.....

4. Customer's declarations regarding the transaction

I accept the result of the examination of the delivered currency by the committee.

Please transfer the value of the legal tender(s) to the following payment account ([If the amount is to be transferred to a domestic account please provide the name of the service provider managing the payment account and the number of the payment account. If the amount is to be transferred to a foreign account please provide the IBAN and the SWIFT BIC and the currency of the account (EUR, USD, GBP)]):

.....

I received a copy of the receipt today.

I have come to know the information on the processing of my personal data under the Business Terms and Conditions for cash transactions carried out for retail customers.

Budapest,

.....
Customer (Representative)

For the purpose of the transaction specified in Section 2, I have received the currency specified in Section 3.

The MNB will carry out the committee examination within 30 calendar days, and, depending on the outcome of the committee examination, pay the value of the legal tenders received by transferring the amount to the payment account specified by the Customer. If the payment of the exchange value fails, the MNB will notify the Customer by e-mail sent to the e-mail address specified in Section 1, or by post if no e-mail address is provided.

Budapest,

.....
Cashier

FOR RETAIL CUSTOMERS
 BUSINESS TERMS AND CONDITIONS FOR CASH TRANSACTIONS CARRIED OUT
ANNEX 3 TO THE BUSINESS TERMS AND CONDITIONS

R E C E I P T

Of the takeover of up to 20 banknotes or coins

1. Customer's data

Name:

Home/notification address or registered office:

Type and number of identification document:

Telephone¹: Email¹:

Name of Representative²:

Home address /notification address:

Type and number of identification document:.....

Telephone: Email:

2. Transaction type³

Description of the transaction	Select transaction
Expert examination of presumably counterfeit banknotes and coins	
Expert examination of hard-to-recognize, incomplete or otherwise damaged banknotes	
Withdrawal and destruction of incomplete banknotes with a surface area not exceeding 50 percent	
Expert examination of hard-to-recognize damaged coins	

3. Data on legal tenders

	Currency	Banknote/coins	Denomination	Number	Sequence number (in the case of banknotes)	Year of issue
1						
2						
3						
4						
5						

¹ Providing this data is optional.

² The data of the representative must be provided where the customer is a legal entity, an entity without legal personality or if the natural person customer is not acting in person, but through a representative.

³ To be indicated by an x in the blank field next to the title of the transaction, in accordance with the actual content of the transaction

Customer's (representative's) disclosure regarding the banknote(s) and coin(s), their origin and the circumstances of the damage:

.....
.....
.....
.....

Number and date of minutes or official certificate, if available:

.....

4. Customer's declarations regarding the transaction

I accept the result of the examination of the delivered currency performed by the currency expert.

Please transfer the value of the legal tender(s) to the following payment account ([If the amount is to be transferred to a domestic account please provide the name of the service provider managing the payment account and the number of the payment account. If the amount is to be transferred to a foreign account please provide the IBAN and the SWIFT BIC and the currency of the account (EUR, USD, GBP)]):

.....

I received a copy of the receipt today.

I have come to know the information on the processing of my personal data under the Business Terms and Conditions for cash transactions carried out for retail customers.

Budapest,

.....
Customer (Representative)

For the purpose of the transaction specified in Section 2, I have received the currency specified in Section 3.

The MNB will carry out the expert examination within 30 calendar days, and, depending on the outcome of the expert examination, pay the value of the legal tenders received in the way indicated by the Customer in this receipt. If based on the result the examination by the currency expert no payment of the exchange value can be made, the MNB will notify the Customer (Representative) by e-mail sent to the e-mail address specified in Section 1, or by post if no e-mail address is provided.

Budapest,

.....
Cashier

FOR RETAIL CUSTOMERS
 BUSINESS TERMS AND CONDITIONS FOR CASH TRANSACTIONS CARRIED OUT
ANNEX 4 TO THE BUSINESS TERMS AND CONDITIONS

R E C E I P T

**of the takeover of over 20 banknotes and coins
 or commemorative banknotes and coins**

1. Customer's data

Name:

Home/notification address or registered office:

Type and number of identification document:

Telephone¹: Email¹:

Name of Representative²:

Home address /notification address:

Type and number of identification document:

Telephone: Email:

2. Transaction type³

Description of the transaction	Select transaction
Expert examination of presumably counterfeit banknotes and coins	
Expert examination of hard-to-recognize, incomplete or otherwise damaged banknotes	
Withdrawal and destruction of incomplete banknotes with a surface area not exceeding 50 percent	
Expert examination of hard-to-recognize damaged coins	
Expert examination of commemorative banknotes and coins	

3. Data on legal tenders

	Currency	Banknote/coins	Denomination	Number	Sequence number (in the case of banknotes)	Year of issue
1						
2						
3						
4						
5						

¹ Providing this data is optional.

² The data of the representative must be provided where the customer is a legal entity, an entity without legal personality or if the natural person customer is not acting in person, but through a representative.

³ To be indicated by an x in the blank field next to the title of the transaction, in accordance with the actual content of the transaction

Customer's (representative's) disclosure regarding the banknote(s) and coin(s), their origin and the circumstances of the damage:

.....
.....
.....

Number and date of minutes or official certificate, if available:

.....

4. Customer's declarations regarding the transaction

I accept the result of the examination of the delivered currency performed by the currency expert.

Please transfer the value of the legal tender(s) to the following payment account ([If the amount is to be transferred to a domestic account please provide the name of the service provider managing the payment account and the number of the payment account. If the amount is to be transferred to a foreign account please provide the IBAN and the SWIFT BIC and the currency of the account (EUR, USD, GBP)]):

.....

I received a copy of the receipt today.

I have come to know the information on the processing of my personal data under the Business Terms and Conditions for cash transactions carried out for retail customers.

Budapest,

.....
Customer (Representative)

I have accepted the currency specified in Section 3 the purpose of the transaction specified in Section 2.

The MNB will carry out the expert examination within 30 calendar days, and, depending on the outcome of the expert examination, pay the value of the legal tenders received by transferring the amount to the payment account specified by the Customer. If based on the result the examination by the currency expert no payment of the exchange value can be made, the MNB will notify the Customer (Representative) by e-mail sent to the e-mail address specified in Section 1, or by post if no e-mail address is provided.

Budapest,

.....
Cashier

FOR RETAIL CUSTOMERS
BUSINESS TERMS AND CONDITIONS FOR CASH TRANSACTIONS CARRIED OUT
ANNEX 5 TO THE BUSINESS TERMS AND CONDITIONS

CUSTOMER SERVICE DATA SHEET

For submitting complaints and other comments¹

Number:

Customer's data:

Name:

Home address or registered office:

Telephone²: Email³:.....

Representative⁴:

Complaints or other comments, description of the circumstances of the case:

.....
.....
.....
.....
.....

Relevant documents attached:

.....
.....

I have come to know the information on the processing of my personal data under the Business Terms and Conditions for cash transactions carried out for retail customers.

Budapest,

.....
Customer (Representative)

¹ Underline as appropriate.

² Providing this data is optional.

³ Providing this data is optional.

⁴ To be provided if the Customers submits his complaint or make other comments through his authorised representative.

FOR RETAIL CUSTOMERS
BUSINESS TERMS AND CONDITIONS FOR CASH TRANSACTIONS CARRIED OUT
ANNEX 6 TO THE BUSINESS TERMS AND CONDITIONS

RULES ON THE PROCESSING OF PERSONAL DATA

In the course of its data processing activity, the MNB shall act on the basis of the laws concerning the processing of the personal data of natural person Customers and natural persons acting on behalf of Customers that are legal entities or entities without legal personality (hereinafter collectively, Customer) and the laws governing the activity of the MNB, in particular, the provisions of Regulation 2016/679/EU of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC, of Act CXII of 2011 on the Right of Informational Self-Determination and on Freedom of Information, Act CXXXIX of 2013 on the Magyar Nemzeti Bank, as well as of the provisions of these Business Terms and Conditions and the contractual representations made on the basis of those, and of the internal rules, regulations and information notes related to the protection of personal data provided by the Customer.

The MNB shall process the personal data obtained within the scope of these Business Terms and Conditions as follows.

1. In performing its activity, the MNB shall proceed considering the following principles in regards to data processing:

- It shall process the personal data in its possession lawfully, fairly and in a transparent manner in relation to the data subject;
- It shall process personal data only for specified and explicit purposes, for the purpose of exercising rights and discharging obligations;
- It shall process the volume of data truly necessary for the performance of its activity and process only personal data that are essential and suitable for realising the purpose of the data processing;
- It shall pursue its data processing activity only to the extent and for the period specified in the laws and necessary for the realisation of the purpose. Upon the termination of the statutory conditions and the purpose, it shall delete or, if it has the opportunity, render the data anonymous;
- It shall ensure the accuracy and completeness and, when necessary in view of the data processing, the up-to-dateness of the data, as well that the data subject can be identified and linked to the data only for the period necessary for the purpose of the data processing;
- it shall – bearing in mind the prevailing technology, the costs of implementation, the nature, scope, circumstances and purpose of its data processing activity, as well as the risks of varying probability and severity – develop and formulate such technical and organisational measures that provide adequate guarantee for the MNB's compliance with the relevant statutory requirements;

- In performing its activities related to data processing, it shall pay special attention to ensuring compliance with the data protection requirements by default and the confidential processing of personal data as a secret;
- It shall ensure that compliance with the aforementioned principles and the MNB's data processing activity, as well as the entire life cycle of the data processing are documented and transparent.

2. Legal basis of data processing

The MNB shall process the personal data, obtained within the scope of its services regulated by these Business Terms and Conditions, primarily for the purpose of the services rendered by it, as well as for discharging the contractual obligations mutually undertaken by the parties, and for preparing the establishment of the contractual relationship (contractual legal basis).

The MNB is obliged, in the cases and within the scope stipulated by the law, to request the Customer to provide the data and information necessary for the purpose of the data processing, and submit the documents confirming such data, and to process the information and personal data included therein (statutory data processing).

In addition, the MNB shall be entitled to process the data of the Customer and the documents certifying them also of required for exercising the legitimate interests of the MNB or any third party in connection with it, provided, that exercising such interests is proportionate to the restriction of the right to the protection of Customer's personal data (legitimate interest).

The MNB may process the Customer's data based on legitimate interest without the specific consent also if the Customer has withdrawn his previously given consent or if the law provides an opportunity for the MNB. The MNB processes personal data based on legitimate interest if it can be verified based on weighing carried out on the basis of a so-called interest balancing test that exercising this interest outweighs the protection of the Customer's interests and freedoms and the exercise of such interest constitutes a necessary and proportionate interference with the Customer's privacy. The MNB properly ensures the guarantees for protecting the Customer's data within the reasonably expectable framework also in such cases.

If none of these legal bases exists in the relationship between the Customer and the MNB, the MNB is entitled to process the Customer's data and supporting documents based on the Customer's express consent (data processing based on consent).

Data subjects shall have the right to withdraw consent at any time. Withdrawal of consent is effective only in the case of processing based on consent and is not possible with respect to data processing based on any other legal basis. Withdrawal of consent does not affect or influence the legality of the data processing before the withdrawal.

The MNB shall process the personal data of the other data subjects only in relation to the fulfilment of the contracts, falling within the scope of these Business Terms and Conditions, concluded or to be concluded with the Customer, based on the express or presumed consent of the data subjects. The MNB presumes that the other data subject has lawfully consented to the transfer of data related to the other data subject, obtained by the MNB through the

Customer, and that there is a legal basis for the processing of the data by the Customer, if the Customer initiates the cash transaction falling within the scope of these Business Terms and Conditions, signs the contract or the related other declarations and documents. The MNB reserves the right to verify the authenticity and content of the consents of these other data subjects, and – if necessary – directly contact the respective data subjects with a view to verifying the existence of or acquiring their consent.

The Customer is entitled to come to know the type of personal data processed by the MNB in relation to the services rendered to him at any time.

The MNB shall not be liable for any damages arising from any incorrect, incomplete or inaccurate data provided to it by the Customer.

3. Purpose of data processing

The primary purpose of the data processing is to perform the services falling within the scope of these Business Terms and Conditions, rendered by the MNB, and to fulfil the statutory data processing based on the legal provisions governing this activity of the MNB. The MNB shall use the data received from the Customers, transferred by the data subject or provided to or obtained by it in any other way solely in accordance with the provisions of and for the purposes stipulated in these Business Terms and Conditions, the contracts concluded on the basis thereof and in the laws governing its activity falling within the scope of these Business Terms and Conditions.

4. Duration of the data processing; data deletion

The duration of data processing by the MNB depends on the legal basis of processing and whether or not a service contract has been made between the parties.

Duration of data processing by legal basis:

a) Contractual legal basis:

In the case of a contractual relationship between the MNB and the Customer, the MNB processes all data acquired and related to such contractual relationship until the end of the 8th year after the termination of such contractual relationship, except in special cases where the law requires a different retention period.

b) Data processing based on the law:

In the case of statutory data processing based on the law, the MNB processes the Customer's personal data until the expiry of the time limit stipulated by applicable law.

c) In the case of legitimate interest:

The retention period of data processed for the exercise and defence of the legitimate interests of the MNB or third parties in connection with it is aligned with the existence of such a legitimate interest or as long as claims linked to such an interest may be exercised or, unless provided otherwise by the law, until the end of the 8th year of the termination of the legitimate interest.

d) Based on consent:

In the case of data processing based on the Customer's consent, the MNB processes the Customer's personal data until the consent is withdrawn or the purpose of the processing is achieved (being the period specified in the data protection notice).

If the Customer initiated at the MNB a contract falling within the scope of these Business Terms and Conditions but the contract has not been concluded due to any reason, the MNB shall process the personal and other data related to the contract, qualifying as bank secret, as long as claims related to the frustration of the contract may be exercised, which is the general 5-year term of limitation defined in the Civil Code, unless the law provides otherwise.

The retention of the data of other data subjects is aligned with the retention of the Customer's data.

The data processing durations applicable to special data processing, in particular, to sound and video recordings, and complaint management are included in the Data Processing Notice⁵ (hereinafter: general data processing notice) available on the MNB's website.

Erasure of data

In accordance with the principle of storage limitation, the MNB shall pursue its data processing activity only to the degree and for the period specified in the laws and necessary for the rendering of the service falling within the scope of these Business Terms and Conditions, and for the realisation of the purpose of the data processing; upon the expiry of the statutory conditions and the purpose of the data processing, it shall delete the data.

The MNB shall, at its discretion, delete the data when the specified duration of the data processing expires, or prior to that if:

- the data subject asks for this and there is no legal obstacle to the erasure, and the erasure does not prejudice the legitimate interest of the MNB or of any third party affected by the transaction and the data processing, in particular, its interest in the establishment, exercise or protection of legal claims;
- erasure of the data is required by the law;
- validly ordered by the court or public authority.

5. Transmission of data

The MNB shall be entitled, respectively, obliged to transfer the data processed by it or make such data accessible by eligible parties if so required by the law or necessary for the performance of the contract or if possible having regard to a legitimate interest or permitted by the Customer's consent (including a proper power of attorney given by the Customer). The MNB provides information on the data transfer at the Customer's request.

⁵ <https://www.mnb.hu/a-jegybank/informaciok-a-jegybankrol/gyakorlati-tudnivalok/adatvedelmi-tajekoztato>

6. The rights of and remedies available to the data subject are included in the MNB's general data processing notice.