



MobilKincstár User Manual



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1 Introduction

A felhasználói kézikönyvben alkalmazott rövidítések:

- Hungarian State Treasury: **Treasury**
- Securities registration account: **Account**
- Long-term investment account : **TBSZ**
- Treasury Start securities account: **Start account**
- Pension savings account: **NYESZ**

For the convenience of its clients, the Treasury is continuously improving the range and quality of its services, including those related to the distribution of government securities. Among these services, the Treasury's online securities trading system, the MobilKincstár, is a key element. The service is essentially a mobile-optimised version of WebKincstár. The functions and business functionality are the same as WebKincstár, only the handling and look and feel are different.

The MobilKincstár service is available to clients who request access to MobilKincstár via the Customer Gateway when dealing in person at any of the Treasury's government securities dealer's customer service desks or at any of the Treasury's dependent agents, or without a personal visit.

Easily and simply via MobilKincstár:

- ✓ initiate operations related to government securities and funds (purchase, sale, transfer of government securities),
- ✓ overview your portfolio and its current value,
- ✓ check the turnover of your account,
- ✓ check the future due dates of your investments.

The aim of the user manual is to explain how the MobilKincstár works, the available features and to support users. Before using the service, please read carefully the [Terms and Conditions for the use of securities trading through online channels](#).

2 Main features of the service

The MobilKincstár service can be used by signing an account agreement or by requesting the online service. For more information on how to apply, please contact the [Treasury's State Treasury Offices](#), the customer services of the government securities distributors, the [Customer Relations Office](#) (Call Center) and the Treasury's dependent agents involved in the distribution of government securities.

The system handles passwords in an encrypted manner and therefore multiple sessions are not allowed to run simultaneously. The use of the application is subject to registration, which identifies the client/device pair, thus ensuring that there is only one active identified registration per client in the system. Data is retained in accordance with the [Investment Services Privacy and Data Security Policy](#) and is not automatically deleted from the system.

The application requires a mobile phone number, which is recorded in the Treasury's trading system. The Treasury will attempt to send a message for each mobile phone number. In the case of a foreign mobile number, the success of the customer's acceptance of the SMS message will depend significantly on the existence of a partnership between the customer's foreign mobile operator and the Treasury's bulk

SMS service provider. In the case of a foreign mobile number, the Treasury cannot guarantee that the message will be delivered to the customer.

Owners of accounts opened through the Customer Gateway, post offices and Fundamenta's personal bankers are also required to provide an e-mail address, which is recorded in the Treasury's trading system.

The MobilKincstár app is published by the Treasury exclusively on the AppStore and Play Store. Please use only the application published here, do not download or install MobilKincstár from unknown sources.

If you do not wish to download the MobilKincstár application, you must activate the so-called desktop mode in the browser menu of any android or iOS device to use the WebKincstár.

It is not possible to print, export or import pages in the MobilKincstár. It is not recommended to use the navigation buttons on your mobile phone (refresh, back, forward), but instead use the controls of the MobilKincstár interface.

2.1. Advice on how to use the MobilKincstár safely

When using MobilKincstár, please pay particular attention to the following:

- Use a professionally installed and configured, legal operating system and software, for which the latest bug fixes and patches are regularly downloaded and installed.
- Use firewall software and regularly updated anti-virus and anti-spyware software, and run a full system scan at least monthly.
- Be wary of emails from an unknown source or from a known sender with an unusual subject or text. Do not open attachments or links from uncertain sources.
- This will prevent malware from entering through the mail system.
- Password should not be easy to guess and should be changed periodically!
- Don't leave your mobile phone unattended, and when suspending or ending use, exit the application you are using and lock the phone screen.
- Do not keep other browser windows open or run other programs while using MobilKincstár. After use, log out of the MobilKincstár application first and then close the application.
- Do not unlock your mobile phone from the factory (root, jailbreak), as this will weaken the overall protection level of your device.
- Avoid making transactions from public sites on the Internet.

The Treasury does not send its customers emails asking for identification or personal data. If you receive a request containing such instructions, please reject it without reply and contact the Treasury's call centre.

If you lose or misplace your mobile device belonging to the telephone number you registered when you applied for the service, you must also notify your mobile service provider and the Treasury immediately.

2.2. Basic information on how to use MobilKincstár

It is not possible for the client to subsequently delete or modify transactions carried out and approved through the MobilKincstár via the Internet interface. With this in mind, care must be taken and the data, values and the type of account (Natural person, TBSZ, NYESZ) entered during the recording of the transaction must be checked before approving the transaction.

It should be noted that a given transaction is composed of several operations, so their approval is required separately to complete the transaction. In the case of an incomplete transaction, the initiated transaction will not be completed and will be cancelled at the close of the value date.

In case of inactivity beyond 6 minutes, the MobilKincstár will automatically log the logged-in user out. A warning window will be displayed 1 minute before logout, informing the logged in user that the connection has been terminated. Unauthorised transactions will be deleted and will need to be re-entered.

The user can only be logged in via an electronic interface. If he/she wishes to log in to another browser window, computer or WebKincstár, he/she will be logged out of the previously logged in electronic interface with a warning message.

For the security of the client, after each transaction on the MobilKincstár interface, the system will ask the client for a confirmation code, which is the same as the password used by the client.

Exchange value date

The value date change is Monday-Thursday 16:00, Friday 14:00. In the case of admission during the opening hours published by means of a public announcement on working days moved due to public holidays, the Treasury will execute orders submitted via the electronic channel after these times on the next working day, subject to the change of value date, unless a different value date is indicated therein, provided that the cover is available. The Treasury will execute orders for the purchase of the Bonus Hungarian Government Securities, the Euro Hungarian Government Securities, the Premium Hungarian Government Securities, the Premium Euro Hungarian Government Securities, the Premium Euro Hungarian Government Securities and the Hungarian Government Securities Plus at the exchange rate prevailing on the business day following the relevant value date until the value date change on the relevant value date, and after the value date change on the 2nd business day following the relevant value date, provided that the cover is available. If a value date change occurs while the transaction is being recorded, a warning message will be sent to the user.

Purchase and redemption limits

The daily buying and selling limits are published by the Treasury in its current Announcement. The daily bid limit applies to the redemption of government securities, while the put limit applies to the purchase of government securities. The State Debt Management Centre Ltd. sets a Sales Limit for certain government securities, which is published in the Public Offer and the Description of the relevant government security, which also applies to the purchase of government securities. If a transaction is recorded that exceeds the daily buy and sell limit and the Sales Limit, the user will be warned by a system message („*Unsuccessful transaction! The transaction exceeds the sales limit specified in the Public Offering or the daily buy/sell limit determined in the Announcement.*”) displayed on the interface when the transaction is approved.

In this case, the transaction must be repeated with a value below the limit amount.

2.3. Accessibility

For visually impaired customers, the MobilKincstár interface provides responsiveness and the possibility to switch to a contrasting display according to WCAG 2.1 "AA" level conditions. The content displayed on the MobilKincstár interface can also be understood by those who have a disability or who are temporarily unable to use the service due to some form of disability.

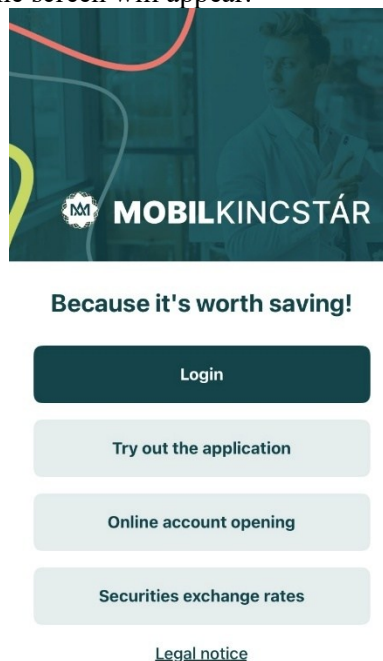
3 Open screen

To use the MobilKincstár, you need to download the app from the AppStore (iOS devices) or the Play Store (Android devices). Once downloaded, your device will automatically install the app. After successful installation, tap on the MobilKincstár icon to launch the app.

A warning message about phishing activity will be displayed before you enter your login details. The information is available in Hungarian or English, depending on the language selection in the application:

Adathalászfolyóirat	Phishing warning
<p>Vigyázzon a csalókkal!</p> <p>A Magyar Államkincstár sosem kéri Öntől, hogy:</p> <ul style="list-style-type: none"> • ismeretlen programot (például Anydesk) telepítsen a számítógépére vagy mobiltelefonjára, vagy • adja meg belépési azonosítóját, jelszavát, SMS-ben kapott kódját. <p>Más bank biztonsági szakembere nem tudja a hívását átkapcsolni a Magyar Államkincstárhoz további ügyintézésre!</p> <p>Fentiek, vagy csalás egyéb gyanúja esetén azonnal bontsa a telefonhívást, és haladéktalanul hívja a Magyar Államkincstárt a 1811-es telefonszámon.</p> <p><input type="checkbox"/> Nem szeretném a jövőben ezt az értesítést megkapni</p>	<p>Watch out for fraudsters!</p> <p>The Hungarian State Treasury will never ask you to:</p> <ul style="list-style-type: none"> • install an unknown program (such as Anydesk) on your computer or mobile phone, or • enter your login ID, password, code received via SMS. <p>Another bank's security specialist cannot transfer your call to the Hungarian State Treasury for further processing!</p> <p>In the event of the above, or any other suspicion of fraud, immediately hang up the phone and call the Hungarian State Treasury immediately on 1811</p> <p><input type="checkbox"/> I do not want to receive this notification in the future.</p>
<p>Rendben</p>	<p>OK</p>

After closing the message, the home screen will appear.



Try out the application

If you have not yet applied for an e-service, you can use the "Try the application" to familiarise yourself with the MobilKincstár system without registering. Certain functions are not available on this interface.

Online account opening

If you do not yet have an account with the Treasury, you can click on the button to submit your account opening request via the client portal. If you have a foreign ePassport and your device is NFC-enabled, you can open your account in a few steps, in a few minutes.

← Online account opening

Account opening through the Customer Portal

To open an account online, you will be redirected to the Customer Portal interface.

Account opening through the Customer Portal

----- or -----

Opening an account with a foreign ID card

Use your new type of ID card and your NFC-enabled phone to open a securities account quickly and conveniently.

Opening an account with a foreign ID card

Securities exchange rates

Displays the exchange rates of securities traded by the Treasury. By selecting the type of security and the value date, the current exchange rates traded at the Treasury's securities trading customer service offices are displayed in pdf format.

4 Login

To access the services that require registration, you need to have an account with the Treasury and request the related electronic service. The service can be requested by visiting the Treasury Offices, the Government Securities Distributor's customer services, the designated post offices, Fundamenta's personal Bankers and the Customer Gateway.

The same password is valid for WebKincstár and MobilKincstár. In case of a change, both services can be accessed with the new password.

Registration for the MobilKincstár application takes place during the first successful login after downloading the application. When logging in, the customer identifies themselves by entering their username, password, and the confirmation code received via SMS. After completing the first successful login process, the system will send you an email notification that your data has been successfully saved.

If you delete the previously installed MobilKincstár application and then reinstall it, an email notification will be sent again after the first successful login.

The first time you log in, you can assign your device to the service by entering the confirmation SMS code sent to the mobile phone number you registered when you applied for the electronic service. Once logged in, the password must be changed.

Subsequently, you can request a new password in the following ways:

- by entering your username and the e-mail address registered in the system in the "Request new password" section of the WebKincstár and MobilKincstár login interfaces. Once the password request has been successfully completed, the new password can be entered by clicking on the

link in the confirmation e-mail. If you cannot find the confirmation email in your mailbox, please check your spam folder and/or all other folders in your mailbox. You have 30 minutes to set a new password, failing which the system will automatically delete the request; After password change, the password will be valid for both WebKincstár and MobilKincstár.

Further logins will require the username, password and SMS code.

The username is the eight-digit identifier used for electronic services, which by default is the Client ID (without the UF prefix).

The eight-digit identifier can be found on the Account Agreement. For Accounts opened through the Customer Gateway, post offices and Fundamenta's personal banking services, it also includes the information on how to activate the electronic channels, sent to the Customer Gateway's storage space or by post, together with the documents generated in connection with the opening of the Account.

It is not possible to enter directly with the account number of a natural person and a TBSZ or a NYESZ. After logging in with the user name, the system will publish all the accounts associated with the logged in user to be changed. This password is known only to the customer.

The password must meet the following criteria:

- minimum length 8 characters,
- It must contain upper and lower case letters,
- It must contain at least one digit,
- contain at least one special character,
- must have at least one character, and must have at least one special character,
- must not be the same as the password entered the last three times,
- contain an accented character.

The changed/entered password will also be valid for the WebKincstár.

← Request new password

Enter the username and e-mail address registered in the system

Username

E-mail address



In order to apply for a new password, the user name and the e-mail address recorded in the system are required.

Send new password

To request a new password, you will need to enter your username and e-mail address, then click on the "Send new password" button and the system will automatically send you a link to request a new password. You will have 30 minutes after the mail has been sent to record the new password, failing which the system will automatically delete the request.

After 5 consecutive unsuccessful login attempts, the system will invalidate the password for that day (calendar day) and will not allow access. On the following day(s), the system will allow 5 retries per day until the identification is successful or the customer decides to request a new password.

If the user does not have a MobilKincstár service contract, when requesting a new password, the message "*The specified username or email address does not exist in the system*" will be displayed. In this case, please make sure that you have entered the username and email address correctly, that you have a MobilKincstár contract and that the email address you have entered matches the email address registered in the Treasury system.

In case the server responsible for the operation of the service is down or the backend system is unavailable due to any technical error, the login will fail. In this case, "*The service is currently unavailable. Please try again later.*" message will be displayed.

When you log in for the first time to the platform, you must accept the Privacy Statement displayed on the page. If you do not accept this, you will not be able to proceed.

Using DÁP identification on the MobilKincstár platform

The primary condition for logging in with DÁP identification is that you have a registered DÁP ID. You can register at any Government Office or using the DÁP application, after which you will need to activate your certificate in the DÁP application.

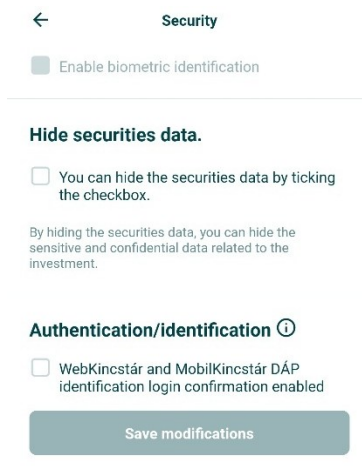
A further requirement for using DÁP identification on the MobilKincstár platform is that you must first log in to the MobilKincstár platform in accordance with the current two-factor login rules and then enable the future use of DÁP identification.

Please note that you cannot use DÁP identification without enabling it.

On the MobilKincstár application, under the "Settings" menu item, in the "Security" section, in the "Authentication/Identification" block, you will find the option to enable DÁP identification, which only works if the DÁP application is also downloaded to the same mobile device.

After checking the box and clicking on the "Save modifications" button, the system will automatically redirect you to the DÁP application, where you can approve the connection.

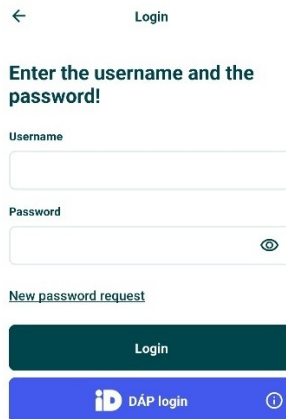
A feedback message on the MobilKincstár platform will inform you of the successful connection.



After the connection has been established, you can use your DÁP identification to log in to the MobilKincstár application.

DÁP login on the MobilKincstár application

When logging in to the MobilKincstár platform, there is a "DÁP login" button below the username and password fields.



By clicking on this, the system will automatically redirect you to the DÁP application, where you can approve access after identification.

After approval, MobilKincstár will log you into your account.

Cancelling DÁP identification settings on the MobilKincstár platform

You can change your DÁP access permissions at any time. If you wish to cancel your DÁP identification, remove the check mark from the check box and click on the "Save modifications" button.

5 Statements related to the Prevention of Money Laundering Act

The Treasury, as an institution providing investment services, is required to carry out and record in the IT system, at the time of establishing a business relationship, the identification of the client and the beneficial owner for the purpose of client due diligence, and to assess the client's knowledge and experience in relation to investments. If the MiFID, Beneficial Ownership and Public Key Account Declarations are missing in the Treasury's trading system, or have been completed more than two years ago, or if the account was opened through the customer gateway, customers with an online channel have the option to declare via the MobilKincstár or WebKincstár interface.

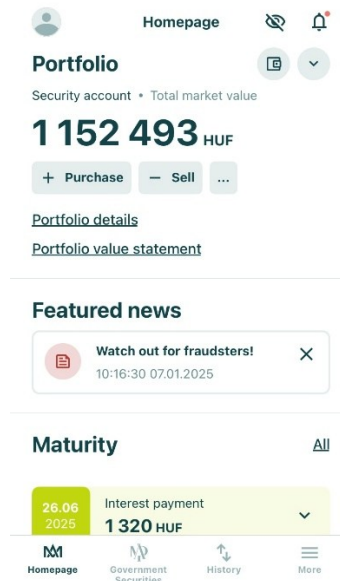
As part of the process, you are also required to complete the Phishing Questionnaire, which presents you with questions related to phishing and relevant information.

6 Home page

For the purpose of an online customer survey, a questionnaire filling interface will be periodically displayed on the WebKincstár and MobilKincstár interfaces for customers, which will allow for the anonymous recording and aggregation by the Treasury of customer feedback on general government securities purchases. The questionnaire may be periodically displayed to customers after login until the customer completes or declines to be displayed, or until the time limit for completing the questionnaire expires.

If a new news item is published, the user will be notified by a notification under the portfolio value block after logging in. Up to five messages are displayed at a time. By clicking on "View", the news can be read or deleted.

After a successful login, a shortcut button to hide profile, security details and the notifications option will appear in the top menu bar. In the middle of the screen you will find an interface showing the portfolio value. The bottom menu bar contains the "Homepage", "Government Securities", "History" and "More" menu items.



Portfolio overview interface

The home page shows the current balance of the money account (client account), the free and blocked money balance. The *Total market value* is determined by the exchange rate on the value date (the exchange rate is for valuation purposes only and does not imply that the Treasury will purchase the security at that rate.)

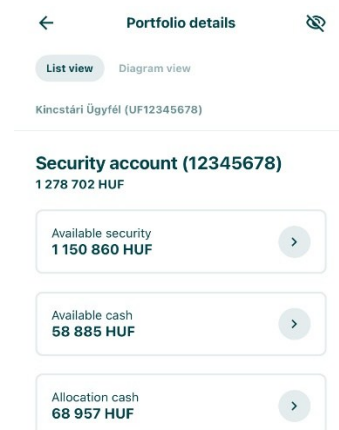
Portfolio details

Displays the balance of an account (unrestricted, blocked and allocation) broken down by day. By default, all client accounts of the logged in user are displayed.

The Treasury does not quote a bid price for government securities **maturing within 2** business days. On these days, it is not possible to redeem the government securities. During this period, the last known gross bid price is displayed in the portfolio value. If there is no exchange rate for a given day, the government security will be displayed at the last known bid (repurchase) rate. If there is no price for a security for a given day (for example, due to a due date payment), the security will be displayed at the last known price.

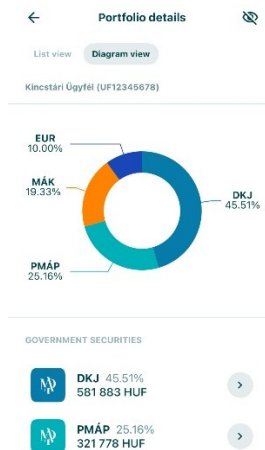
The Portfolio details is displayed in a detailed list or pie chart view.

Portfolio details *list view*:



In the list view, it is possible to sub-divide all types of government securities held by the account holder by currency, nominal value, market value or account type.

Portfolio details chart by view:



In chart view, shows the proportion of instruments held in a given client's account in relation to the total value of the portfolio, displaying the holdings of the given series of government securities and the percentage of the portfolio held by type of government security. By clicking on the elements of the sovereign list displayed below the chart, the chart changes to a new subdivision; the different series of sovereigns of the given type in the selected portfolio are then displayed.

Portfolio breakdown chart

The change in portfolio value graphically shows the evolution of savings on a daily basis.

The graph tracks the market value of the account holder's portfolio on the days when the balance of any instrument within the portfolio actually changes (for example, due to a purchase, sale, or interest payment). It does not reflect continuous daily market fluctuations, but rather the portfolio value calculated at the time of balance changes – using updated values for affected instruments and the most recent valuations for all others. For this reason, the most recent data point may not always correspond exactly to the current date.



Homepage

Items displayed in the top menu bar of the Home page:

- Profile: basic data of the logged in user. The user's name, UF ID, account number will be displayed. Other options are Account selection, Password change, Customer details, Bank account numbers, Settings, Help, Logout.
- Hide security details shortcut
- Notifications: contains current news, inbox and notifications. In case of new news or unread mail, a red dot appears in the top right corner of the notification item.



For the logged in user, the Home interface displays the following information for the selected client:

- Portfolio value, including: Portfolio detail
- Maturity: the three closest due dates for the account are displayed. Clicking on the All option displays the details of the due payments in graphical form (optional), broken down into monthly, quarterly, semi-annual, annual and total, as well as a list of future due payments. For variable rate government bonds, only the next interest payment is shown in the statement.
- New securities: a list of government securities currently available for purchase, adapted to the type of account.

Portfolio value

Displays the balance of the current account. By default, all client accounts of the logged-in user are displayed.

The portfolio value summary table shows the portfolio balance in HUF and EUR separately for each client account, broken down into cash, securities and securities held in clearing. The total row shows the current balance of each HUF and EUR security in HUF and EUR. The "*Total market value*" shows the total value in HUF of the selected portfolio. In the case of euro, based on the HUF/EUR exchange rate as quoted by the Magyar Nemzeti Bank.

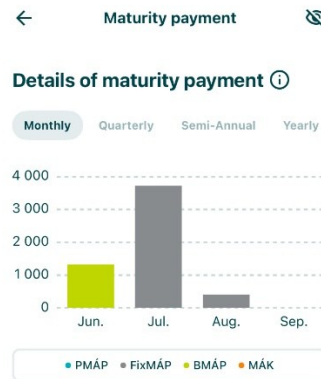
Portfolio value	
HUF Assets market value	
Money	0 HUF
Securities	1 152 090 HUF *
Security under settlement	0 HUF
Sum	1 152 090 HUF *
Sec. face value	1 149 497 HUF
Nominal value of the security under settlement	0 HUF
+	
EUR Assets market value	
Money	1.00 EUR
Securities	0.00 EUR *
Security under settlement	0.00 EUR

Maturity

This interface displays future due maturity payments determined by the system for the selected securities account(s), broken down into monthly, quarterly, semi-annual, annual and total. This interface shows the upcoming interest payment date of the securities registered in the given account, the name of the security, the type of maturity payment (maturity, interest payment), the type of account selected, the nominal value of the government security concerned and the gross amount of the expected payment on

the due date. The maturity payment date is indicated in a different colour for each security. Here you can make an order to reinvest the full amount due.

By tapping on "All" in the "Maturity payment" block, a bar chart displays the maturity distribution of the securities in the selected client's account, broken down by month, quarter, half-year and year. The securities maturing in a given period are displayed in different colours and the corresponding proportions are displayed by nominal value. The horizontal axis of the table shows the maturity of the securities broken down by month, quarter, half-year and year. The vertical axis shows the aggregated nominal value of the securities in HUF. For government securities issued in euro, the nominal value in forint is shown in brackets, also expressed in euro.



New Government Securities

This interface provides information on the securities currently traded by the Treasury. If you select the "All" option, government securities are displayed by default sorted by the earliest maturity date. If you select the "Filtering and sorting" option, you can specify the type, currency, maturity and interest rate of the government security.



Further details of the security can be viewed by tapping on the drop-down section of the relevant government security row (maturity date, interest rate type, base label, price, current nominal interest rate, currency of the security). The purchase transaction can be initiated directly from the panel window by clicking on the "Purchase" button.

If there is no quantity of a given sovereign debt security available for purchase, i.e. the available for sale balance of the series is zero, it will not appear in the list of available for purchase sovereign debt securities. If the user wishes to buy more than the available stock, a pop-up message informs the client.

Based on the system message displayed, the user can modify the denomination he wishes to buy. The system message displayed allows the user to change the nominal value to be purchased.

7 Notifications

Contains current news and incoming mail. If there is new news or unread mail, a red dot appears in the top right corner of the notification item. Messages can be deleted, but are also automatically deleted after one year from the date of sending.



For customers who have an active Natural person Account and have not initiated a purchase or sale transaction on any of their accounts in the last two years, the Treasury will send them a notification by e-mail or WebKincstár message (according to the setting of the notification channel of the customer) twice a year, on 15 February and 15 July.

8 Government securities

8.1 Government securities search

This interface provides an aggregated list of the securities traded by the Treasury, which can be narrowed down by selecting different criteria.

Filtering criteria can be selected:

- Type: can be selected from a drop-down list based on the name of the security you are looking for
- Interest type: fixed and/or variable option, based on the type of interest rate of the security searched for, selectable from a drop-down list
- Currency: based on the currency of the security you are looking for, you can select HUF and/or EUR from the drop-down list
- Duration: four intervals can be selected based on the maturity of the security

A purchase transaction can be initiated directly from a hit list matching the given filter conditions. By clearing the filters, it is possible to clear the previously set conditions at the same time.

Securities traded by the Treasury can be acquired by purchase. For information on how to do this, please consult the Public Offer and the Description of the relevant government security, which can be found on the Treasury's website under the [description](#) of the relevant government security. The information button next to the name of the Government Security will provide information on the main details of the Government Security.

X Filtering and sorting

Sort

Before the earliest expiration ▼

Types

Bonus Hungarian Government Securities (BMÁP)

Discount Treasury Bond (DKJ)

Euro Hungarian Government Securities (EMÁP)

Fixed Hungarian Government Securities (FixMÁP)

Hungarian Government Bond (MÁK)

Hungarian Government Securities Plus (MÁP+)

Premium Hungarian Government Securities (PMÁP)

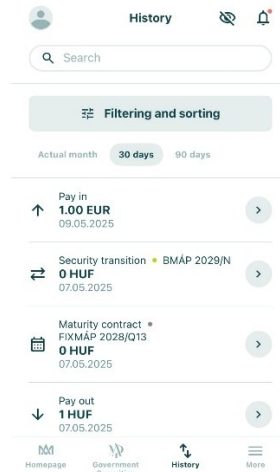
Interest type

Fix

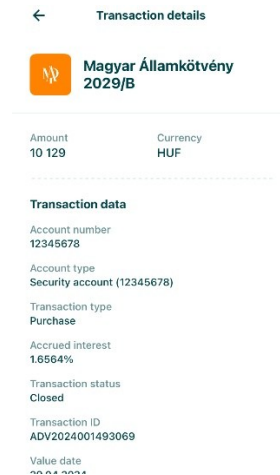
The prices are given for information only and the Treasury reserves the right to change them. For all transactions in progress at the time of a change in the exchange rate, the Treasury will apply the exchange rate prevailing at the time the relevant transaction was concluded. The exchange rate communicated by the Treasury is valid until revoked.

9 History

This interface allows you to view the transactions made on a given account during a specific period, as well as the related account statement, compiled according to various criteria. You can choose between the current month, the previous 30 days, the previous 90 days or a specific date. The most distant date is 1 January of the year preceding the current year. By default, the current month is displayed.

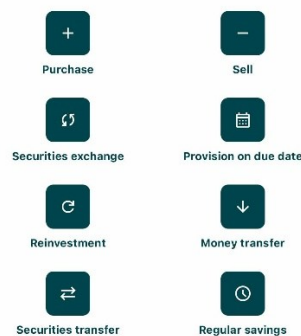


Tapping on the right arrow of a transaction row will display the details. By selecting the "Opening a certificate" option, the voucher is available.



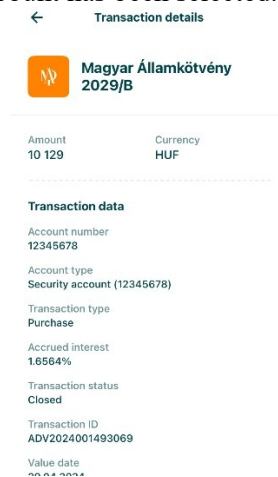
10 Others

The following transactions are available by tapping on "More":



10.1 Purchase

The first step is to select the customer whose accounts the logged in customer has the right to dispose of by tapping on the "Modify" button. By selecting the account selection option, the accounts of the customer with the right of disposal will be displayed above the accounts. The currency denomination is then selected, followed by the government security(s) available on the basis of the account type. The interface will display all the government securities with a price for the selected currency denomination that can be purchased based on the type of account. The government securities selector will only display Baby Bond results if a Start account has been selected.

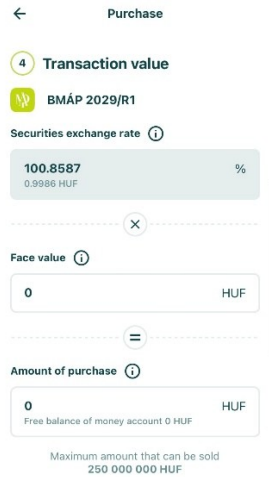


Select the government security(s) you wish to purchase by selecting the checkbox for that security. Tapping on the security will display the full name of the security, its serial number, maturity date, interest rate type, base denomination, currency, current interest or yield and exchange rate. By tapping on the "Details" button, you can view additional features of the government bond. Clicking on "Select" and "Next" will bring up the purchase transaction interface.

By ticking the check-box "I will use the total amount available in the money account", the total amount available in the account as free money will be entered as the amount to be used for the purchase. The amount can be freely modified. If you wish to use only the balance of the money account, you must select the "Money account" option when selecting the payment method.

In the "Amount of purchase" field, you can enter the amount of the security you wish to purchase, either in nominal value or in purchase amount, depending on whether you have specified the amount of the investment or the target amount. Once the target amount has been entered, all fixed rate government securities are listed, showing the total maturity of the security and the current yield rate. By default, the required maturity is the time remaining until the maturity of the security, and the amount invested is the amount needed to reach the target amount specified at the beginning of the maturity. As the maturity decreases, the amount invested increases, and as the amount invested increases, the maturity decreases. In this way, it is possible to predict when the target amount will be reached by investing in a given government bond and how the target amount will change by changing the various parameters of the investment (amount, maturity).

When buying a single type of government security, the total amount available in the account can be used by ticking the relevant box. The nominal amount to be purchased must be divisible by the base denomination of the security. If an incorrect amount is entered, the system will warn you that it has been entered incorrectly (the frame of the input field will turn red).



← Purchase

4 Transaction value

BMÁP 2029/R1

Securities exchange rate ⓘ

100.8587 %
0.9986 HUF

×

Face value ⓘ

0 HUF

=

Amount of purchase ⓘ

0 HUF
Free balance of money account 0 HUF

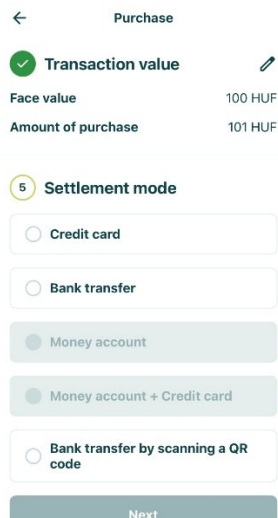
Maximum amount that can be sold
250 000 000 HUF

Once the correct nominal value or amount has been entered, the "Proceed to payment methods" button will become active. The countervalue of the government security(s) selected for purchase can be settled in one payment transaction.

In the case of clients other than private individuals (public bodies, condominiums), only one sovereign debt instrument can be selected due to the double signature requirement, and it is not possible to select more than one sovereign debt instrument at the same time.

In the case of dual signatures, transactions are approved in the WebKincstár system. The user must log in to the WebKincstár interface, where transactions awaiting approval are automatically displayed on the home page. A more detailed description of transaction approval can be found in the WebKincstár user manual.

Optional payment methods:



← Purchase

✓ Transaction value ⓘ

Face value 100 HUF

Amount of purchase 101 HUF

5 Settlement mode

Credit card

Bank transfer

Money account

Money account + Credit card

Bank transfer by scanning a QR code

Next

Payment by Credit card

Please check the credit card purchase limit before choosing a payment method. By clicking on the "Proceed to summary" button, you accept the terms and conditions of the transfer and agree to the declaration of acceptance of the currency exchange information. After clicking "Accept", you will be asked to enter your password to confirm the transaction. You will then be redirected to the SimplePay credit card payment interface. After entering the credit card details, click on the "Pay" button to finalize the purchase process. Once the payment is approved, you will be redirected back to the MobilKincstár page.

Google Pay and Apple Pay payment methods

These payment methods can be used with a Credit card as detailed above or, if you wish to use the available funds in your account, with Money Account + Credit card. By clicking on the "Proceed to summary" button, you will be asked to accept the terms and conditions of the data transfer for credit card payments and to accept the declaration of acceptance of the currency exchange information. After clicking "Accept", a password is required to confirm the transaction.

If you select Google Pay or Apple Pay as payment option in the SimplePay credit card payment interface, the purchase can be finalized. Once the payment transaction has been approved, a confirmation message will be displayed to confirm successful execution. By pressing the "OK" button, you will be redirected back to the MobilKincstár home page.

Bank transfer payment method

You can choose this payment method if the purchase is made by bank transfer. The date of payment should be the date on which the funds are available in the Treasury account to complete the transaction. The value date of the transaction will be displayed in the calendar, which can be modified by the user. The eligible account number to be indicated on the bank transfer can be viewed in the list retrieved in the "History" menu, and the details of the transaction related to this transaction can be viewed by using the "Details" button. If the full consideration for the purchase transaction has not been received in the securities' registration account by a given value date, the transaction will be cancelled due to lack of financial settlement.

Purchase	
Amount of purchase	101 HUF
Securities exchange rate	100.8791%
Credit day	06.06.2025
Settlement date	06.06.2025
Value date	04.06.2025
Date of due	26.04.2029
Interest type	Floating
Interest rate	7.36%
Currency	HUF
Amount of purchase	101 HUF

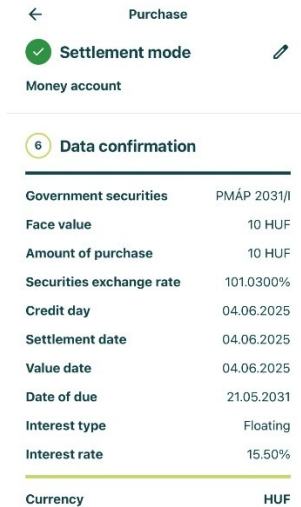
We would like to inform you that the execution of transactions is not subject to any individual fees, costs or commissions of the Treasury.

Confirm


If more than one security is selected for purchase, the bank transfer payment method is not available. In the case of a bank transfer, only a date can be selected for which all the selected government securities have a sale price on that date. If there is no such common date, the bank transfer payment option is not available.

Money account payment method

You can choose this payment method if you wish to cover the purchase price from the amount available in your free money account. The current balance is displayed in the Free balance field, up to which you can make a purchase transaction using the Money Account payment method.



← Purchase

✔ Settlement mode 

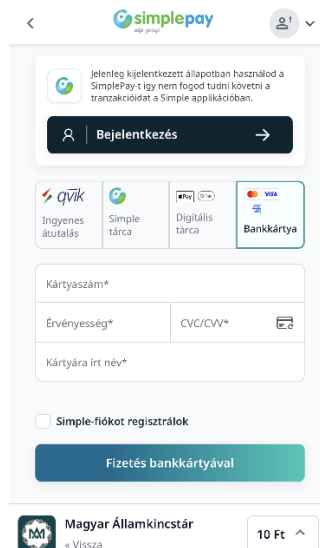
Money account

6 Data confirmation

Government securities	PMÁP 2031/I
Face value	10 HUF
Amount of purchase	10 HUF
Securities exchange rate	101.0300%
Credit day	04.06.2025
Settlement date	04.06.2025
Value date	04.06.2025
Date of due	21.05.2031
Interest type	Floating
Interest rate	15.50%
Currency	HUF

Money account and credit card payment method





This payment method can be selected if the purchase is covered by a credit card (partly debited from the cash account and partly debited from the credit card) in addition to the amount available on the cash account. For this method of cash settlement, the amount on the cash account must be used in full and can be supplemented by a payment by credit card.




simplepay

Jelenleg kijelentkezett állapotban használod a SimplePay-t így nem fogod tudni követni a tranzakcióidat a Simple applikációban.

Bejelentkezés →

 Ingyenes átutalás
  Simple tárcsa
  Digitális tárcsa
  Bankkártya


Kártyaszám*

Érvényesség* CVC/CVV* 

Kártyára írt név*

Simple-fiókot regisztrálok

Fizetés bankkártyával

Magyar Államkincstár 

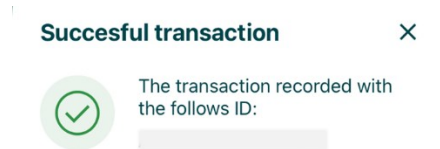
10 Ft ^

Fields that cannot be changed by the customer:

- Value date: Value date of the transaction execution. The value date may not always be the same as the settlement date (e.g. in the case of a bank transfer purchase on a later settlement date).
- Security price: The price of a selected security on a given settlement date, as interpreted from the Treasury's perspective.
- Free balance of the Cash Account: The non-interest-bearing cash balance of the selected Account that can be freely used.
- Amount payable by credit card: In the case of a Cash Account + Credit card payment method, the amount payable by credit card. The free cash balance of the Account plus this amount will cover the transaction value.

Finalisation of the transaction

To complete a transaction, password confirmation or approval by biometric ID is required. If the transaction is successful, a "Successful completion" message will be displayed on the interface. Successful transactions will be notified by PUSH.

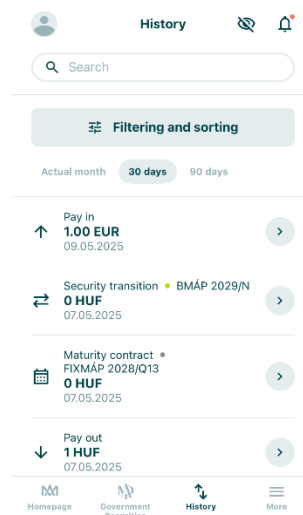


After finalization, the interface will automatically refresh, as a result of which the system will display the new balance. If the balance does not change after successful completion, the page will need to be manually reloaded.

For customers other than private individuals (public bodies, condominiums), due to the double signature requirement, the PUSH message will only be delivered when the transaction is approved (signed).

In the case of dual signatures, transactions are approved in the WebKincstár system. The user must log in to the WebKincstár interface, where transactions awaiting approval are automatically displayed on the home page. A more detailed description of transaction approval can be found in the WebKincstár user manual.

Pressing the View Transactions button will take you to the History menu interface where you can view your recorded transactions.



Purchases of government securities issued in foreign currency

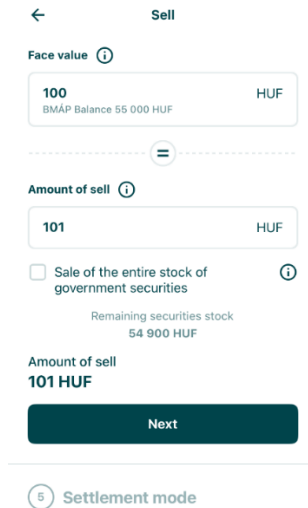
Purchases of *government securities issued in euro* currency by credit card, cash settlement and cash account + credit card settlement, in the same way as for the purchase of HUF-denominated government securities. It is not possible to select a payment method by bank transfer. The countervalue for the purchase of government securities issued in euro must always be euro.

For credit card payments, please contact the card issuer for information on the exchange rates (conversion) applied!

10.2 Sale

The "Sell" transaction is available under the "More" menu item, which can be used to redeem securities against the available securities in the account at the selling price.

The first step is to select the client whose accounts are held by the client. With the account selection option, the accounts of the client with the right of disposal are displayed above the accounts. The currency denomination and the government security(s) to be redeemed must then be specified. The interface displays all the government securities of the chosen currency denomination, where the government security(s) to be redeemed can be selected by ticking the box or by using the "select all" option, indicating the maturity date, interest type, currency denomination, current interest rate, exchange rate and available balance at par value. Redemption can be initiated by clicking on "Details/Select" or "Next". Once the nominal value or the amount of sale field is filled in, the remaining stock of securities is automatically modified.



As transaction value, the amount of the security to be sold can be entered in nominal value or sale amount.

If a specific amount of securities is to be sold, this amount must be entered in the amount of sale field. The system applies the rounding rules based on the gross repurchase price of the day and automatically calculates the nominal value to be sold. Please note that the amount will be reduced by the amount of any income tax, social contribution tax and financial transaction tax deducted.

In the „*Payment method*” interface, you must specify the payment method to be used by the Treasury to settle the sale consideration. Any fees and charges incurred by the redemption of a given government security will be indicated on the confirmation screen of the transaction process.

In the case of a sale (redemption) of a government security initiated on the 1st business day before the interest payment, the government security will be settled at the bid price, excluding accrued interest.

In the case of customers other than private individuals (public bodies, condominiums), only one sovereign debt instrument may be selected due to the double signature requirement, and it is not possible to select more than one sovereign debt instrument at the same time.

In the case of dual signatures, transactions are approved in the WebKincstár system. The user must log in to the WebKincstár interface, where transactions awaiting approval are automatically displayed on the home page. A more detailed description of transaction approval can be found in the WebKincstár user manual.

In the case of Hungarian Government Security Plus, if a sale (redemption) transaction is recorded during the three days preceding the redemption period (100% rate), a warning message will be displayed indicating that a higher yield with a higher profitability will be credited a few days later. The message in the pop-up window will also show the days of the next preferential redemption period. The same warning message will also be displayed in the case of a group sale if the government securities to be redeemed include Hungarian Government Security Plus.

If you choose the **money account payment method**, the consideration for the security to be sold will be credited to a cash account.

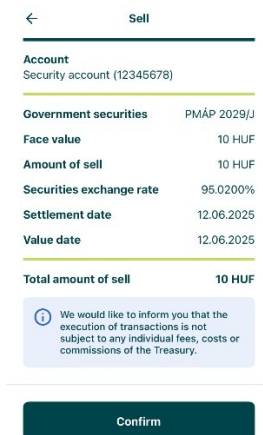
If you choose the **bank transfer payment method**, you can choose the beneficiary's bank account number from the bank account numbers previously set. A new bank account number can be set in the Settings / Bank account numbers menu. In order to prevent any possible abuse or unauthorised bank transfers, the bank account number will become active after 48 hours. The user will receive an information message (in the absence of such a message, in the form of an SMS notification) on the fixing of the account number to the e-mail address registered in the trading system.

Message: if you choose the bank transfer payment method, you can enter the message for the transfer here, which can be up to 96 characters long.

Fields that cannot be modified by the customer:

- Remaining stock of securities: the balance of securities still available after the purchase (nominal value stock)
- Value date: the date of execution of the transaction, always the current value date
- Security price: the gross bid price of the security of your choice on a given value date, as interpreted by the Treasury.

The data entered for the sale transaction can be checked in the **Approval** interface. If the data is not correct, press the **Cancel** button and modify the transaction. If the data is correct, press the **Approve Transaction** button.

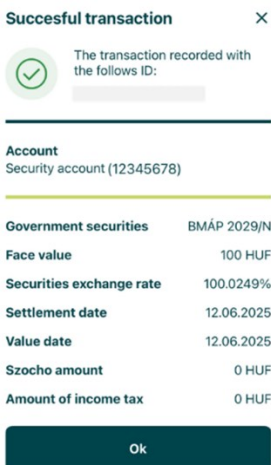


Sell	
Account Security account (12345678)	
Government securities	PMÁP 2029/J
Face value	10 HUF
Amount of sell	10 HUF
Securities exchange rate	95.0200%
Settlement date	12.06.2025
Value date	12.06.2025
Total amount of sell	10 HUF


We would like to inform you that the execution of transactions is not subject to any individual fees, costs or commissions of the Treasury.

Confirm

The confirmation screen will show details of the Income Tax deducted, the amount of any Social Contribution Tax (Szocho) and the amount after deduction. A financial transaction tax will be deducted if the transfer is not made to a bank account of a natural (private) person.



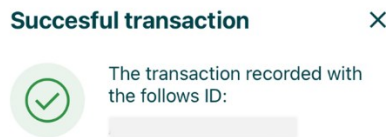
Successful transaction ×

 The transaction recorded with the follows ID:

Successful transaction	
Account Security account (12345678)	
Government securities	BMÁP 2029/N
Face value	100 HUF
Securities exchange rate	100.0249%
Settlement date	12.06.2025
Value date	12.06.2025
Szocho amount	0 HUF
Amount of income tax	0 HUF

Ok

To finalise the transaction, a password or biometric confirmation is required. If the transaction is successful, a "Successful completion" message will be displayed on the interface.



The user will be notified of successful execution by a PUSH message.

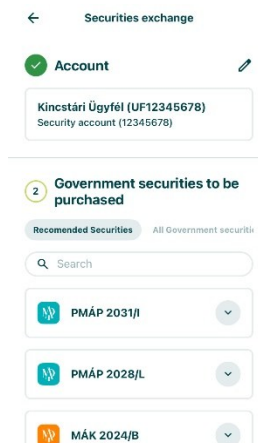
For institutional clients (public institutions, condominiums), due to the double signature requirement, the notification is sent only when the transaction is approved (signed).

In the case of dual signatures, transactions are approved in the WebKincstár system. The user must log in to the WebKincstár interface, where transactions awaiting approval are automatically displayed on the home page. A more detailed description of transaction approval can be found in the WebKincstár user manual.

10.3 Government securities exchange

Under the "More" menu item, you can access the "Securities exchange" function, which allows you to sell a certain amount of government securities and buy government securities from the resulting funds within an order. Only transactions in government securities of the same currency denomination can be recorded within the order. If the purchase price of the government securities sold under the order exceeds the purchase price of the government securities purchased, the difference is settled in cash and credited to the client account.

In the first step, you need to select the target government security ("Government security to be purchased") and then the government security you wish to exchange the existing one for.



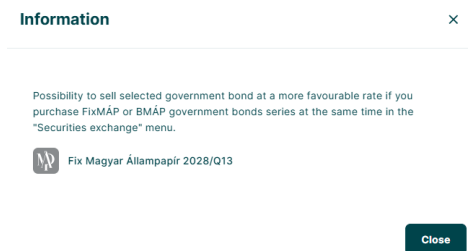
The interface will display all the government securities of the same currency as the one in the account, where you can tick or select "select all" to choose which government securities you wish to redeem. After entering the value of the transaction (nominal value or amount sold), the transaction is completed by confirming it with the password. You will then receive a confirmation message that the transaction has been successfully recorded.

Recording of a government securities exchange transaction at a preferential rate

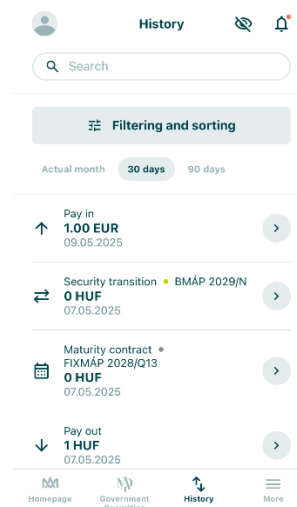
If the government securities selected for redemption are available at the preferential exchange rate set by the ÁKK, information on this is provided in the table "Exchange rates for government securities

covered by the exchange programme". The preferential exchange rate is determined per exchange pair. The table also indicates which series of government bond(s) can be purchased in exchange for the series in question. In all cases, the Treasury gross selling price for the series(s) of government securities which may be purchased is the same as the 'normal' Treasury selling price for the target government securities. In the case of redemption under a sovereign debt swap, the counterparty undertakes in advance to invest the consideration in a specified target sovereign debt instrument. If the exchange rate table does not specify the gross buying rate, the "normal" Treasury gross buying rate will prevail, which also means that the series in question is not included in the preferential exchange rate. In this case, any series may be exchanged for any other series at the normal Treasury gross buying/selling rate.

If the customer initiates a sale transaction for which the ÁKK has set a preferential exchange rate, an information/warning message to this effect will be displayed:



The redemption at the preferential rate can be recorded by executing a new transaction initiated in the "Government Securities Exchange" menu. In this case, the proceeds from the redemption at the preferential rate may be used exclusively to purchase the target government securities of the exchange transaction as published in the table "Exchange rates for government securities covered by the exchange programme". At the close of the transaction, the system automatically records the redemption transaction (at the preferential rate) and the purchase transaction (at the gross selling rate)::



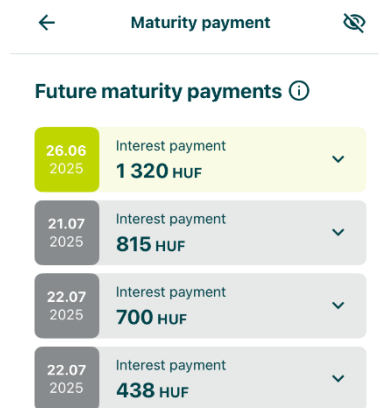
The difference (if any) on the exchange transaction is credited to the client's non-interest-bearing cash account.

10.4 Provision on due date

Under the "More" menu item, you can access the "Provision on due date" function, which allows you to decide on the way in which securities will be paid in the future, in addition to the way set out in the Account Agreement.

The amount due will be automatically credited to the customer's cash account as set out in the Account Agreement, unless otherwise specified. Transactions may be initiated directly from the account. If, when concluding the contract, you have stipulated that the amount of your overdue payment is to be paid by

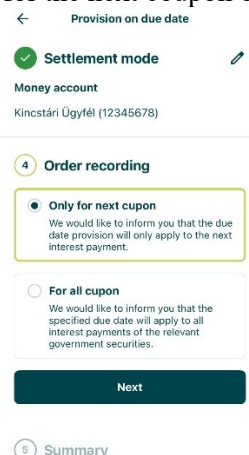
bank transfer in all cases, the Treasury will transfer the amount to the bank account number you have previously specified after the close of business on the working day preceding the day on which the overdue payment is due.



By default, the account of the logged-in customer is displayed. By tapping on the "Change" button, all the accounts over which the logged-in customer has control are displayed. By tapping on the "Select" button, the account is selected. In the "Maturity contract" block, the option "Maturity payments" will display the securities in the account for which the maturity payment can be ordered. An investment order can be placed by tapping on the row of the security with a future due date payment, tapping on the down arrow and then clicking on the "Select" button.



In the case of a maturity provision, the first step is to select the government security(s) that will be subject to future maturity payments. The method of payment can be selected as cash account or bank transfer. The provision may be recorded for the next coupon or for all coupons:



A password confirmation is required to execute the transaction.

In the case of government securities (with the exception of the Discount Treasury Bond and the One-Year Hungarian Government Security) which are subject to a maturity payment, it is also possible to record a purchase or sale transaction within two business days prior to the interest payment date, taking into account the continuous quotation of the price. The sale and purchase transactions initiated during

this period will be settled at the gross bid and ask prices published by the ÁKK Zrt. The amount of interest related to the due date payment will be based on the closing stock of the government securities as valued on the 2nd business day prior to the interest payment.

No maturity provision may be made in the period within the 2nd Business Day preceding the interest payment.

10.5 Reinvestment

Reinvestment provision can be granted for any series of government securities. If the sale of the selected series is completed, the provision will not be exercised. The system will notify the user by SMS or PUSH message (according to the settings used in the "*Notification service of crediting*" interface) if the provision is executed or rejected. PUSH messages will be sent only to registered MobilKincstár clients.

Reinvestment instructions may be given from the 30th day prior to the due date of payment of the relevant government securities until the 2nd business day prior to the due date of payment, up to the value date change specified for the execution of orders. Reinvestment provisions may be withdrawn until the 2nd value date prior to the interest payment.

In the "*Future maturity payments*" interface, you can select the government securities registered in the account for which you wish to make a maturity payment. By tapping on the "*Select*" button, the interface will list the available government securities. The built-in filter will help you to choose the right government bond, based on the type of government bond, interest rate and maturity. Once you have selected a particular government security, you will be asked to confirm the transaction with a password.

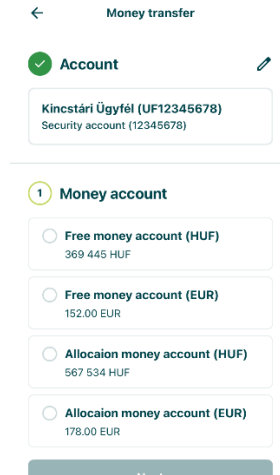
Arrangement of the method of payment of the overdue amount: here you can choose between the payment methods, which can be either Money Account or Bank Transfer. In the case of a bank transfer payment, you can choose from the fixed bank account numbers to which the payment should be made. You can enter a new bank account number in Profile/ Bank account numbers.

10.6 Money transfer/transfer

Under the "*More*" menu, you can access the "*Money transfer/transfer*" transaction, which allows you to transfer the balance of your free and allocation money account to the TBSZ (only in the year of opening), Start account or to the accounts you have the right to dispose of. In the same menu, you can initiate a bank transfer to the bank account indicated.

By selecting a specific account, you can initiate a transfer or a transfer to the free or allocation account (HUF/EUR). If you select a free account, you can choose the predefined bank account number to which the amount will be transferred.

The allocation money account balance is inactive by default. If an allocation is made, the credited balance can be paid to any fixed bank account or a transfer can be initiated to your account.



After selecting the eligible account, the transaction value must be entered. The amount entered in this field is the total value of the transaction minus the financial transaction fee.

Fields to fill in:

- **Amount to be transferred:** here you can enter the amount to be transferred. Once you have entered the amount to be transferred, the system automatically calculates the value of the transaction, which includes the financial transaction fee in addition to the amount to be transferred.
- **Bank account number:** the bank account to which the credit is to be credited can be selected from the fixed bank account numbers. In this interface you have the possibility to declare that the owner of the fixed bank account number is a natural (private) person, so that the transfer transaction is a financial transaction free of any financial transaction duty.
- **Message:** here you can enter the message for the transfer, which can be up to 96 characters long.
- **Amount to transfer:** here you can enter the amount you wish to transfer. Once the amount to be transferred has been entered, the system automatically calculates the value of the transaction, which includes the financial transaction fee - if the transfer is not made to a payment account of a natural (private) person - in addition to the amount to be transferred
- **Transaction value:** here you can enter the amount to be debited from the free or allocation account balance of the selected account to be debited. This amount includes the financial transaction fee - if the transfer is not made to a payment account of a natural person (private). If the value of the transaction is entered, the value of the amount to be transferred or credited is automatically calculated by the system, which is the amount to be debited minus the amount of the financial transaction tax, if applicable.

To execute the transaction, a password confirmation or biometric authentication is required.

10.7 Securities transfer

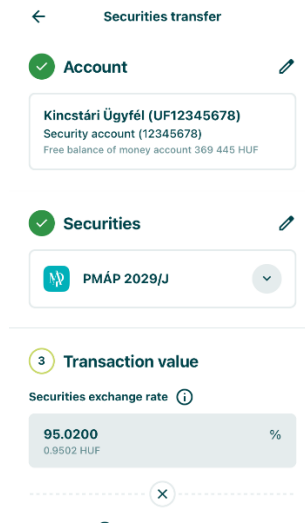
Under the "More" menu item, you can access the "Securities transfer" transaction, which allows you to transfer government securities available in the account to another Treasury customer. The transfer cannot be made if the originator or the owner of the account to be credited is a ward, a Start account or a TBSZ, NYESZ. If the account to be credited has a blocked status, the customer to be credited cannot accept the transfer and the government securities cannot be credited to the target account.

No transfer of securities may take place during the 2nd business day prior to the interest payment.

After selecting the initiating account, the details of the beneficiary must be provided.

Eligible beneficiary details:

- Name of the customer to be credited (receiving)
- Account to be credited (receiving): 8-digit registration number, which is the account agreement number Tax identification number of the client to be credited (receiving)



The screenshot shows the 'Securities transfer' screen with three main sections:

- Account:** A green checkmark indicates selection. The account is 'Kincstári Ügyfél (UF12345678)', a 'Security account (12345678)' with a 'Free balance of money account 369.445 HUF'.
- Securities:** A green checkmark indicates selection. The security is 'PMÁP 2029/J'.
- Transaction value:** A yellow circle with the number '3' indicates the current step. It shows the 'Securities exchange rate' as '95.0200' (0.9502 HUF) with a percentage sign.

If the tax identification number of the account to be credited and that of the beneficiary are not compatible or if some data is not filled in, the system will not allow the transaction to be carried out. After entering the details of the customer to be credited, the security from which the transfer is to be made must be selected.

Once selected, the available stock of the security will be displayed in the Transaction value at par value. The amount of the transfer must not exceed this stock and must be divisible by the base security's security's base label.

In the Summary field, the recorded transfer is displayed to provide information on the value date for which the transfer is being made. By using the Transfer button, the application will redirect you to the transaction approval. If the details of the recorded transaction have been entered correctly, the Approve button can be used to finalise the transaction.

If the security to be transferred has been held by the client with more than one cost value (at different times, at different exchange rates), the system will execute the transaction with the earliest cost value (cost) based on the FIFO method.

The transfer of government securities holdings will be credited to the account of the eligible client only if the eligible client accepts it as a Transaction in Clearing or Execution and provision in the WebKincstár interface. Only transfers of securities initiated on a given value date and accepted on the same value date will be settled. If the transfer is not accepted by the value date change, the transaction will be cancelled and the security will be returned to the account of the initiating client.

If a Treasury customer has initiated a transfer of a security to your Account, you can view and accept it under Transactions and provisions in settlement or execution.

Clicking on the line of the transfer of a given security will display all the details of the security to be transferred. If you click on the Accept button, the transfer will be completed. The quantities of the transferred securities will then be displayed in your own portfolio, at par value.

The transaction requires password confirmation or approval by biometric ID.

In the case of multiple securities or transfers in several tranches, approvals must be carried out one by one, in sequence. If you do not wish to approve the stock of securities involved in the transfer, you must

leave the items awaiting approval unchanged, as the items not approved are automatically cancelled at the end of the day.

You can only accept transfers on the value date of the transfer. After a value date change, these transfer items are no longer available.








10.8 Regular investment mandate

By recording an active regular investment order, the Treasury automatically invests the entire available free cash balance in the account concerned in the designated government securities on each value date following the date of crediting of the funds, so that no further order is required to complete each investment.

Active regular investment transactions previously recorded by the user for the account in question, those cancelled by the customer and those withdrawn by the system will also be displayed under this menu item. The system will automatically revoke a regular investment order entered by the user if there is a change in the conditions of the government securities concerned (e.g. interest rate change or the end of the distribution period of the security). An order for regular savings will be valid for the account concerned, so in the case of a NYESZ, TBSZ, the order must be entered separately. One active regular investment order in EUR and one in HUF can be recorded per account. In the case of multiple orders, all the orders recorded last in the chronological order remain active and previous orders expire. If the user wishes to modify an existing active regular investment mandate, it is first necessary to withdraw it and then a new mandate can be recorded.

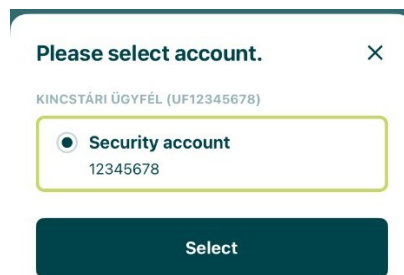
11 Profile

From this interface you can access the following menu items:

-  Accounts
-  Password change
-  Customer data
-  Bank account numbers
-  Settings
-  Help
-  Logout

11.1 Account selection

You can choose from a list of accounts over which the logged-in customer has control.



11.2 Password change

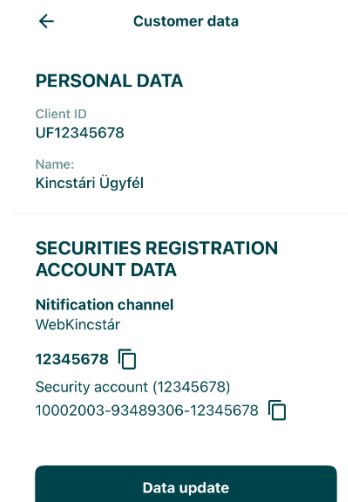
This interface allows you to change your current password.

To change the password, you must enter the current password. The "Save new password" option will change the password. The changed password will also be valid for the WebKincstár. The user will receive a notification of the password change to the e-mail address registered in the trading system (in the absence of an SMS notification), as well as a PUSH notification if you have a registered MobilKincstár app.

11.3 Customer data

In this interface, it is possible to view personal data, as well as the payment reference numbers of the domestic individual, Start account and the collective year's TBSZ, NYESZ, and the account data of the proxies.

For data protection reasons, the tax identification number is not displayed on the MobilKincstár interface.



11.4 Bank account numbers

This interface allows you to view, delete, modify previously recorded bank account numbers and it is possible to register a maximum of one new bank account number per day. It is possible to initiate a

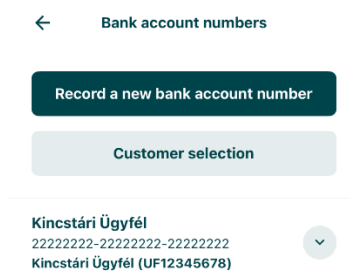
transfer once the bank (holder) details have been correctly filled in. In order to prevent any possible abuse or unauthorised bank transfers, the bank account number will become active after 48 hours.

For newly registered bank account numbers, the system displays the date from which the given bank account number can be used to execute transactions. The activation date is determined based on the exact date of registration.

Within 48 hours of registration, the bank account number is not yet considered active, so it cannot be selected on the transaction interfaces and does not appear there.

When registering a new bank account number, two-factor authentication is required. The backup is confirmed on the MobilKincstár interface by entering an SMS code or through biometric authentication.

The user will be informed by e-mail when the account number has been fixed. When a new account number is added, the name of the selected account holder will automatically appear in the "Beneficiary name" field and cannot be changed.



This interface allows you to declare that the owner of the bank account number is a natural (private) person, so that the transfer transaction is a financial transaction free of duty. Transfers can only be initiated to a bank account in the name of the account holder. In order to prevent any possible abuse or unauthorised bank transfers, the fixed bank account number will become active after 48 hours. When registering a new bank account number, modifying the details of an existing bank account number or deleting an existing bank account number, the user will receive an information message (in the absence of such a message, in the form of an SMS notification) to the e-mail address registered in the trading system.

In the case of HUF transfers, never record your bank account number in IBAN format!

For proper execution, the following information is required when selecting "**Bank account**":

- client: the owner of the account to be debited - can be selected from a drop-down list;
- type of bank account: the bank account can be selected from the drop-down list;
- beneficiary's bank account number: bank account number of the beneficiary consisting of 3x8 characters - a bank account number consisting of a sequence of numeric characters, which is automatically displayed in a sequence of eight characters separated by a hyphen when entered;
- beneficiary name: surname and first name of the holder of the target account: the name of the customer is automatically filled in here;
- Bank account name: you can save the bank account number as a unique name.

For proper execution, the following information is required when selecting "**IBAN domestic**":

- Customer: owner of the account to be debited - can be selected from a drop-down list;
- type of bank account: the bank account can be selected from the drop-down list;
- country: Hungary will be loaded automatically
- beneficiary's bank account number: bank account number of the beneficiary in the format of IBAN, consisting of 2 character in ISO code of the beneficiary bank account, starting with the country code, which is automatically displayed in a sequence of four characters separated by a hyphen when entered
- beneficiary's name: surname and first name of the holder of the target account: the name of the customer is automatically filled in here;

- Bank account name: you can save the bank account number as a unique name;
- Beneficiary's address (registered office): the address of the owner of the target account, or, in the case of a company, its registered office;
 - beneficiary's postal code: the postal code of the beneficiary account holder;
 - beneficiary's municipality: the municipality of the beneficiary account holder;
 - beneficiary's street and house number: the street and house number of the beneficiary account holder;
- Eligible bank SWIFT (BIC) code: an 8 or 11 character code used to identify the account-holding financial institution, which uniquely identifies financial institutions in international payment transactions. Accurate recording of the SWIFT (BIC) code ensures that the transfer reaches its destination quickly and securely to the eligible account-holding bank.
- Eligible bank name: the name of the account-holding financial institution;
- address of the eligible bank: the address of the account-holding financial institution.

In order to ensure correct fulfilment, the following data must be provided when selecting "IBAN Foreign" and "Other Foreign" account types:

- Customer: owner of the account to be debited - can be selected from a drop-down list;
- type of bank account: account number to be credited - choose from the drop-down list IBAN foreign or other foreign;
- country: country of the eligible bank account number - can be selected from the drop-down list
- beneficiary bank account number:
 - IBAN for foreigners: bank account number consisting of a series of alphanumeric characters, which is automatically displayed by the system in a four-character format when entering the IBAN account number, the system requires the IBAN account number to be entered in the form of a 2-character country code, otherwise it is not possible to enter the account number. The maximum length of the IBAN (International Bank Account Number) varies from country to country;
 - For other foreign countries: bank account number consisting of numbers or a series of alphanumeric characters, different from the standard IBAN;
- Beneficiary's bank account number;
- beneficiary name: surname and first name of the holder of the target account: the name of the customer is automatically filled in here;
- Bank account name: you can save the bank account number as a unique name;
- Beneficiary's address (registered office): the address of the owner of the target account, or, in the case of a company, its registered office:
 - beneficiary's postal code: the postal code of the beneficiary account holder;
 - beneficiary's municipality: the municipality of the beneficiary account holder;
 - beneficiary's street and house number: the street and house number of the beneficiary account holder;
- Eligible bank SWIFT (BIC) code: an 8 or 11 character code used to identify the account-holding financial institution, which uniquely identifies financial institutions in international payment transactions. Accurate recording of the SWIFT (BIC) code ensures that the transfer reaches its destination quickly and securely to the eligible account-holding bank.
- Eligible bank name: the name of the account-holding financial institution;
- address of the eligible bank: the address of the account-holding financial institution.

The exact information on the above details is provided by the eligible partner bank! It is recommended that you reconcile the necessary details before initiating the transfer.

If you provide incomplete or incorrect data, the partner bank may refuse to execute the transfer or may only execute the order at an additional cost.

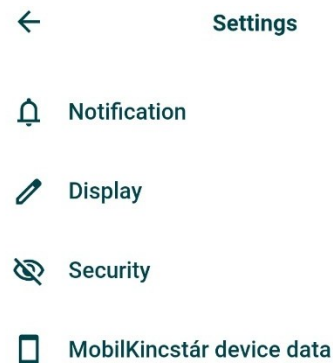
Detailed instructions for filling in the form are available on the Treasury website under Frequently Asked Questions.

Within 48 hours of registration – i.e. while still inactive – the bank account number can be deleted.

Please note that once deleted, the bank account number cannot be re-registered via online channels. Re-registration can only be initiated in person at one of our customer service centers.

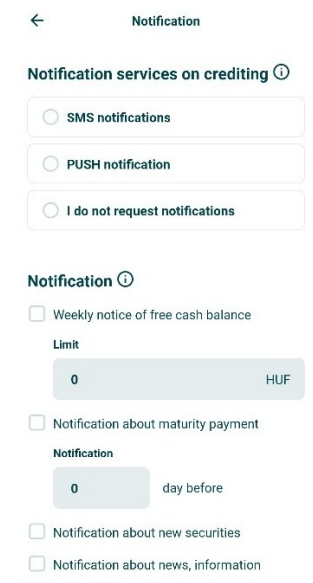
11.5 Settings

The following functions are available in the "Settings" menu:



11.5.1 Notifications

The following notification services can be configured:



By using our free SMS or PUSH sending service, instant messages will be sent to the telephone number or PUSH message specified in the declaration of request for the E-Channel service for crediting and certain debit transactions initiated electronically. You can only enter a different mobile phone number in person. The PUSH notification service for credit and debit messages can only be used after registering for MobilKincstár on a mobile phone capable of receiving PUSH messages. The Treasury cannot be held liable for any damage resulting from credit and debit messages.

Notification service block

In this block, you can access the options for the delivery of notifications. By ticking this box, you can use the SMS sending service free of charge to be notified of the execution of credit transactions to the Account by SMS message. The message will be delivered to the mobile phone number specified in the declaration of request for the E-Channel service. Other telephone numbers may only be provided in person.

Notification services on crediting ⓘ

SMS notifications

PUSH notification

I do not request notifications

Notifications block

Within this block, the following PUSH notifications can be modified without password confirmation:

1. Weekly notification of free balance

PUSH notification sent weekly for free money balances above the specified limit. The specified limit is set at the client level, but a separate PUSH notification is sent for each portfolio of the client where the portfolio has a free money balance exceeding the specified amount.

2. Notification of payment due

PUSH notification sent with the number of days before the due date. The date on which the PUSH notification is sent is set at client level, but a separate PUSH notification is sent for each portfolio of the client where there is a security with a due date in that portfolio. Its value cannot be more than 30 days.

3. Notification of new securities

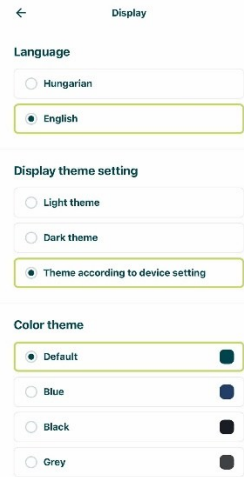
PUSH message sent when this notification is activated. The request for a PUSH notification message on the issuance of a new security is set at client level. The PUSH notification will be sent on the first day on which the current date is greater than or equal to the issue date and corresponds to the earliest date for which a sale price exists for the security.

4. Notification of new news and information

If this notification is activated, the Treasury will send you a PUSH message about new news. The request for PUSH notification of new news is set at client level.

11.5.2 Display

The following optional settings for display are available:



English and Hungarian can be specified as optional languages.

Display theme setting

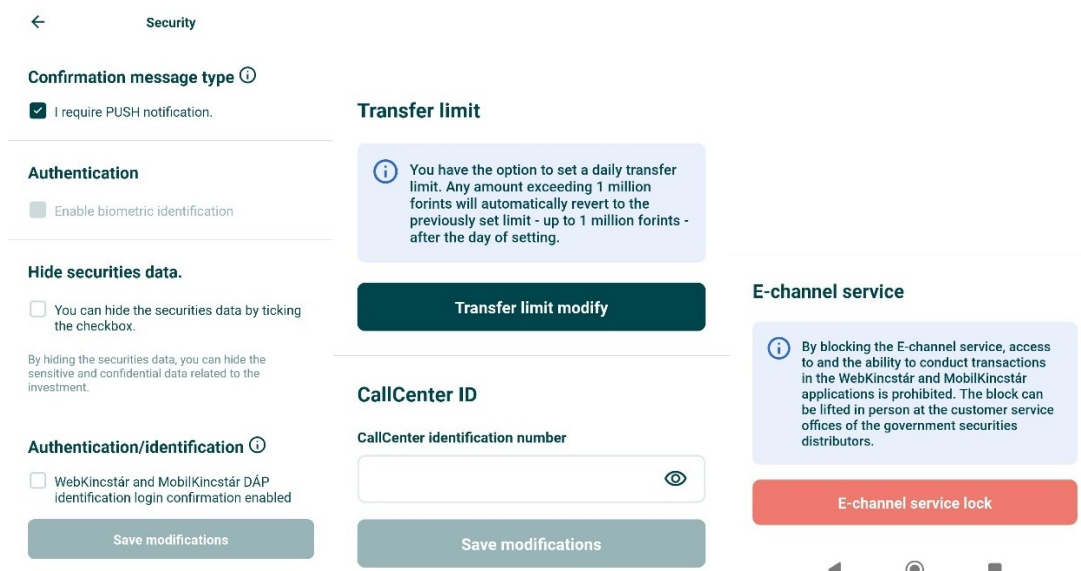
In this block, you can individually set the light or dark theme for an eye-saving display. By default, the interface will be displayed according to the device setting.

Colour theme

In this block, the colour values displayed can be changed by selecting predefined colour schemes (blue, black, grey), the default is to match the Treasury colour theme. Switching between colour themes does not result in any changes to the design elements or icons.

11.5.3 Security

You can set the following options for the secure use of the MobilKincstár:



Confirmation message type

By ticking this box, the PUSH message received via MobilKincstár will allow you to access the WebKincstár.

Identification/ authentication

If your mobile phone is capable of reading fingerprints or recognising a facial image (FaceID), you can enable biometric identification to replace the login by entering a password.

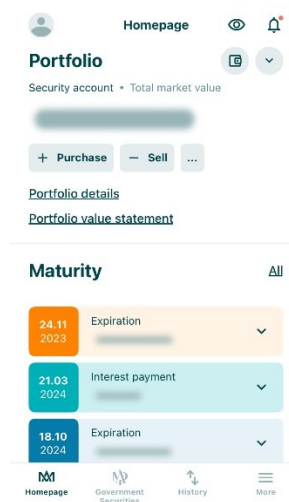
Hiding securities data

This function enables or disables the way in which the data handled and displayed by the application is displayed when loading interfaces. By hiding securities data, you can hide sensitive and confidential data related to your investments. The "eye" icon available from the top menu bar of the home screen serves the same purpose.

If this function is active (the checkbox is ticked), sensitive data is automatically hidden when the phone is turned off. By default, the feature is displayed in the main screen in "off" mode. When the phone is switched on, sensitive data is masked.

When the function is switched on, data in the following areas will be masked:

- Homepage
 - Portfolio (total market value)
 - Due dates, sum of the 3 due dates written off
- Portfolio details
 - List view and Chart view "Securities" section, nominal value and amount data
- Provision on due date
 - Future maturity payments payment value field
- History
 - Hide/unhide amount of each direction transaction. The date, transaction name, and, if applicable, the type and series of the Treasury security will remain visible when this function is activated.



CallCenter ID

The CallCenter identification block is located on the page, where you can enter a unique numerical identifier. This identifier is used to identify and verify phone calls initiated by the Treasury.

You are free to choose your CallCenter ID. However, it can only be saved if the ID you provide meets the required formal requirements.

The following rules apply to the ID:

- It must consist of exactly 8 numeric characters.
- It cannot begin with the characters "19" or "20".
- It cannot be "12345678".
- It cannot consist of 8 identical characters.

The above requirements are also displayed in the information field in the block. When entering the ID, the system provides real-time feedback on which conditions the entered value meets and which it does not.

The ID can be changed at any time later. The change is subject to two-factor authentication on online channels: either by entering an SMS code or by biometric confirmation.

If a Treasury employee contacts you by phone and successful cross-identification has been made, you are entitled to ask the clerk for the number used to identify the call. If the caller does not provide this identifier for any reason, please terminate the call. Then immediately call 1811 and report the incident as suspected phishing.

Transfer limit

The **Transfer limit** menu item is available on the interface, allowing you to set and modify your daily transfer limit. If the set value exceeds HUF 1,000,000, the system will automatically reset it to the last successfully set value of HUF 1,000,000 or less that was previously successfully recorded after 0:00 every day.

To modify the limit, click on the **Transfer Limit Modify** button to access the editing interface. After selecting the customer, you can enter the new limit value in the **Transfer Limit Amount** field. If the limit modification is successful, you will receive an email notification.

The currently valid transfer limit amount is displayed below the input field for your information before the modification.

The set limit applies to a given calendar day and is only checked for transactions involving transfers. When calculating the limit, the system takes into account the combined amount of forint- and euro-based orders.

The daily limit can be increased no more than once per calendar day, but it can be decreased multiple times per calendar day without restriction.

If two unsuccessful modification attempts are made within 24 hours (due to a two-factor identification error), the limit cannot be modified for the next 24 hours.

Transfer limit



You have the option to set a daily transfer limit. Any amount exceeding 1 million forints will automatically revert to the previously set limit - up to 1 million forints - after the day of setting.

Transfer limit modify

E-channel service

If you select and save the E-channel service lock button, access to both WebKincstár and MobilKincstár will be locked. You will need to enter your password to confirm the lock. After successful verification and recording, the system will automatically log you out.

Once the service has been successfully locked, an e-mail notification will be sent to the e-mail address registered in our system to inform you of the lock.

The block you have set can only be lifted in person at any Treasury government securities sales customer service office or at designated post offices with the assistance of a postal clerk.

11.5.4 MobilKincstár device data

This interface displays a list of devices that you have already registered in the MobilKincstár application.

The following data is displayed for each device:

- Device type
- Operating system
- Application name
- Application version number
- Last login time

The currently active mobile device – i.e. the one you last logged in from and to which PUSH notifications are sent – is marked separately in the list and appears first. This is followed by previously registered devices in chronological order.

Only data relevant to you is displayed on the interface. No information about the devices of clients related to your power of attorney will be displayed on this interface.

If you see a device on the interface that does not belong to you or that you cannot identify, please call 1811 immediately and report the case as suspected data theft.

11.6 Help

Redirects you to the MobilKincstár interface on the Treasury website, which contains a description of the Treasury.

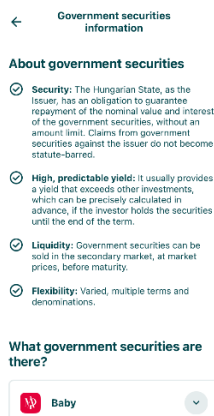
11.7 Log out

Az alkalmazásból való biztonságos kilépéshez minden esetben használja a „*Kijelentkezés*” opciót.

12 Informations

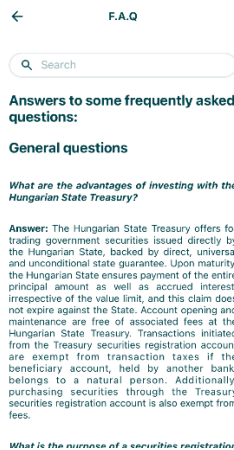
12.1 About government securities

Within the "Information" block, an interface "About government securities" is available to help you start saving and find out about the government securities available at the Treasury.



12.2 F.A.Q.

Frequently asked questions about the MobilKincstár are available in the "Information" block.



← F.A.Q

Q Search

Answers to some frequently asked questions:

General questions

What are the advantages of investing with the Hungarian State Treasury?

Answer: The Hungarian State Treasury offers for trading government securities issued directly by the Hungarian State, backed by direct, universal and unconditional state guarantee. Upon maturity, the Hungarian State ensures payment of the entire principal amount as well as accrued interest, irrespective of the value limit, and this claim does not expire against the State. Account opening and maintenance are free of associated fees at the Hungarian State Treasury. Transactions initiated from the Treasury securities registration account are exempt from transaction taxes if the beneficiary account, held by another bank, belongs to a natural person. Additionally, purchasing securities through the Treasury securities registration account is also exempt from fees.

What is the purpose of a securities registration

12.3 Legal notice

In the " Legal Notice " block, you can access the menu item for requesting information about the MobilKincstár application: copyright notice, Service Provider details and contact details.



← Information

MobilKincstár

Copyright disclaimer

MobilKincstár application of the Hungarian State Treasury (hereafter: Treasury) and each visual, graphic and textual content and those composition on its interface are under copyright protection and mark protection. Those application beyond the personal use and form is only possible with the prior exclusive written permission of the Treasury.

Information and data appearing in searching function and exchange rate of MobilKincstár application are exclusively for information purpose and the Treasury does not take the responsibility for those fullness. The actual conditions can be found in the branch network and on the Treasury's webpage in the Investment Business Regulations and appendices.

Service provider:
Hungarian State Treasury
Hold street 4, 1054 Budapest
Tax number: 15329970-2-41

Information:
Webpage: www.allamkincstar.gov.hu
Phone number: +36-1-467-9000

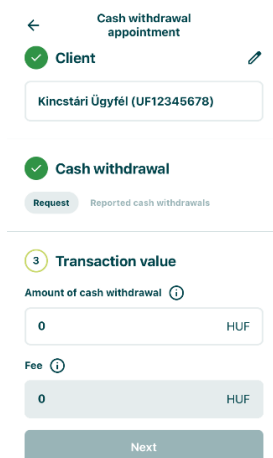
13 Administration

13.1 Cash withdrawal appointment

The option to declare a cash withdrawal is available in the "Administration" block. In this menu item you have the possibility to register a cash withdrawal request for HUF 3 million or more, at least two working days before the withdrawal.

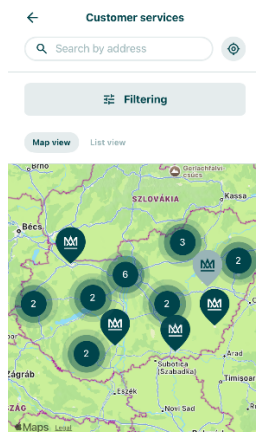
Based on the value recorded for the amount of the Withdrawal, the system will automatically calculate the amount of the Financial Transaction Fee calculated and deducted for that amount. The earliest possible date for recording a withdrawal is the second working day following the date of notification, which can be modified up to a maximum of 30 days.

When selecting a cash withdrawal location, you can select the service using a map or list view. As a filtering criterion, you can select the currently open customer service, full customer service or cashless customer service options.



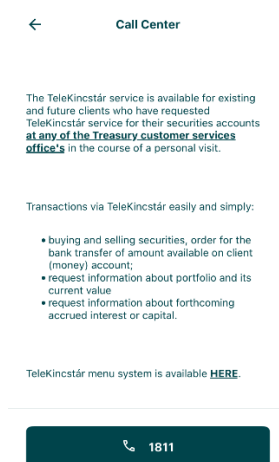
13.2 Personal administration

Within this block, you can find information about the Treasury's government securities dealer customer services. Using the phone's built-in map service, the application also displays the location of the six nearest customer service points on a map, based on the location or address you have entered. In list view, the app also displays the distance of the customer services to the given point. By tapping on the bubble of a particular service, you can see its opening hours, address and contact details. If you select the "More information" option, the available services, the location of the customer service point on the map will be displayed.



13.3 Telephone administration

This block displays the main information about the telephone helpdesk. An immediate call can be initiated by touching it.



14 Error codes

The following table lists the error codes that may occur during credit card transactions and their reporting:

<u>Error Code</u>	<u>Description</u>
<u>2013</u>	<u>Not enough funds on the card</u>
<u>2016</u>	<u>User has interrupted the payment</u>
<u>2019</u>	<u>Timeout in acquirer communication</u>
<u>2020</u>	<u>Error at the acquiring bank</u>
<u>2063</u>	<u>Card inactive</u>
<u>2064</u>	<u>Incorrect card details</u>
<u>2065</u>	<u>Card provided needs to be withdrawn / card does not exist</u>
<u>2066</u>	<u>Card cannot be charged / due to overdraft</u>
<u>2068</u>	<u>Card data error / non-existent card</u>
<u>2070</u>	<u>Incorrect card type</u>

<u>2071</u>	<u>Incorrect card details / non-existent card</u>
<u>2072</u>	<u>Card expiry not correct / non-existent card</u>
<u>2073</u>	<u>CVC not correct / non-existent card</u>
<u>2074</u>	<u>Cardholder name more than 32 characters</u>
<u>2077</u>	<u>Invalid CVC</u>
<u>2078</u>	<u>General error, card issuing bank does not specify the reason for the error</u>

If you experience a problem with error code 3XXX, the error was caused by a "3D Secure" security confirmation of the card payment transaction or an acceptance failure.

In all other cases, and if you have any questions about the above error codes, please contact the card issuing bank for further information.

Hungarian State Treasury