



BUSINESS TERMS AND CONDITIONS

for cash transactions carried out for retail customers

Effective from: 22 January 2024

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I. GENERAL PROVISIONS

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

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 - a) exchange of banknotes and coins withdrawn from circulation exchangeable to legal tender,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

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

2. The MNB carries out the cash transactions under Section 1, with the exception of the expert examination of presumably counterfeit banknotes and coins, exclusively with regard to Forint banknotes and coins.
3. In carrying out cash transactions under Section 1, subject to the exception in Section 27, the MNB makes payments in banknote and coin denominations defined by it, provided, that it does not make payments in denominations smaller than the banknote or coin denomination handed over by the Customer.
4. Cash transactions – with the exception of subsection 4.3 – conducted by the MNB are available to the Customers at the locations and during the opening hours below:
 - 4.1. Directorate Cash Logistics, 1012 Kuny Domokos utca 2.
(Entrance to the MNB's building at 1013 Budapest, Krisztina körút 55. from 1012 Kuny Domokos utca 2.)
Postal address: Magyar Nemzeti Bank, 1850 Budapest
Email: penzta@mnbb.hu
Web: <http://www.mnbb.hu/>
 - 4.2. Regular opening hours for cash transactions:
Monday: 10:00 – 18:00
Tuesday, Wednesday, Thursday: 8:00 – 15:00
Friday: 7:00 – 12:00

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

- 4.3. In carrying out cash transactions under Section 16, the MNB may also designate its premises at H-1239 Budapest Európa út 1 as the location of receiving the coins and specify a time other than the opening hours set out in subsection 4.2. In this case, the MNB notifies the Customer of the actual location and time of receipt within 5 working days at the latest, using the contact details provided by the Customer when they previously made the request.
5. Acting on behalf of the MNB, the Magyar Pénzverő Zrt. (Hungarian Mint Ltd.) offers the exchange of commemorative banknotes and coins for circulation banknotes or coins and cashing receipts that entitle the holder to commemorative banknotes at the location below and during the opening hours published on the website of the Magyar Pénzverő Zrt. (www.penzvero.hu):

1054 Budapest, Báthory u. 7.

Telephone: +36-1-800-8110

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

Email: coins@hu.inter.net

FEES AND EXTRA CHARGES

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

II. CERTAIN CASH TRANSACTIONS PERFORMED BY THE MNB

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

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

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

8. The MNB shall exchange banknotes and coins withdrawn from circulation for legal tender against a denomination list completed by the Customer as provided for in Annex 2 to these Business Terms and Conditions. If the Customer requests the exchange of more than 50 banknotes withdrawn from circulation, the MNB shall be entitled, without giving any reason, to accept the banknotes for inspection by committee against a receipt completed by the Customer and defined in Annex 3 to these Business Terms and Conditions (hereinafter: receipt), and pay the value to the Customer by transfer to a payment account or by post, as the Customer may determine, in accordance with the result of the inspection carried out within 30 calendar days. If the value of the banknotes

received exceeds HUF 200,000, the MNB will only make the relevant payment by transferring the amount to a payment account of the Customer.

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

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

10. Banknotes that are difficult to recognise, are incomplete or otherwise damaged shall be exchanged by the MNB at nominal value against a denomination list completed by the Customer, as provided for in Annex 2 to these Business Terms and Conditions, if the authenticity and the nominal value of the banknotes can be established beyond any doubt. A further condition for the exchange of an incomplete banknote is that the Customer shall present more than 50% of the banknote. An incomplete banknote consisting of several pieces may be exchanged if it is proved that the parts which can be joined together belong to the same banknote. The MNB withdraws banknotes with more than 50% of their surface missing without any payment made.
11. If a request for exchanging banknotes that are difficult to recognise, are incomplete or otherwise damaged is received, the MNB shall have the right to accept these for the purpose of inspection by a currency expert against a denomination list completed by the Customer, as provided for in Annex 3 to these Business Terms and Conditions. The MNB will pay the Customer the value of banknotes accepted for examination by a currency expert as they are difficult to recognise, are incomplete or otherwise damaged on the basis and according to results of the inspection by the currency expert, and shall pay such sum by transfer to a payment account or by post, as the Customer may determine. If the value of the banknotes received for inspection by a currency expert exceeds HUF 200,000, the MNB will only make the relevant payment by transferring the amount to a payment account of the Customer.

If, based on the expert examination conducted, the value cannot be refunded, the MNB notifies the Customer thereof by electronic mail if the Customer has provided his electronic contact or, failing this, by postal letter, and withdraw the hard-to-recognised, incomplete or otherwise damaged banknote without any payment made.

12. The MNB shall not pay compensation for the value of banknotes that have been destroyed.
13. The MNB shall withdraw, without compensation, any hard-to-recognise, incomplete or otherwise damaged banknote sent by the Customer by post, which – pursuant to the provisions of Sections 10-12 – cannot be exchanged for legal tender, and shall notify the Customer to this effect by electronic mail if the Customer has provided his electronic contact or, failing this, by postal letter.
14. The MNB will accept for inspection by a currency expert any quantities of banknotes that the Customer wishes to exchange as they are chemically or biologically damaged (contaminated) or damaged (contaminated) due to the activation of security devices used to prevent theft of currency, doing so against a receipt completed by the Customer in accordance with Annex 3 to these Business Terms and Conditions.

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

The MNB will pay the value of banknotes accepted for examination by a currency expert as they are damaged (contaminated) on the basis and according to results of the inspection by the currency expert, and shall pay such sum by transfer to a payment account or by post, as the Customer may determine. If the value of the banknotes received for inspection by a currency expert exceeds HUF 200,000, the MNB will only make the relevant payment by transferring the amount to a payment account of the Customer. The MNB will not return damaged (contaminated) banknotes received.

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

EXCHANGE OF HARD-TO-RECOGNIZE DAMAGED COINS

15. Coins that are difficult to recognise shall be exchanged by the MNB only if sorted by denomination by the Customer, as provided for in Annex 2 to these Business Terms and Conditions, and if the authenticity and the nominal value of the coins can be established beyond any doubt. If the nature of the damage justifies it (for example, visual inspection reveals that the damage or contamination may even be harmful to health), the MNB is entitled to follow the procedure set out in the second paragraph of Section 16, irrespective of quantity.
16. The MNB exchanges hard-to-recognise, damaged coins exceeding 50 pieces, based on prior notification of the relevant request. Prior notification of the exchange request may be made in person or by e-mail using the contact details provided in Section 4.1. The MNB shall receive the coins from the Customer by the tenth working day after the prior notification of the request for exchange, at the latest, in the manner specified in paragraph two. The MNB shall designate the place and time of receipt depending on the quantity of coins and shall notify the Customer thereof at the contact details provided together with request for exchange.

The MNB will accept coins for inspection by committee if their quantity exceeds 50 pieces and they are difficult to identify and damaged; the coins must be packaged by denomination in packages weighing maximum 2 kilograms and marked with the presumed content, and will be accepted against a receipt completed by the Customer in accordance with Annex 3 to these Business Terms and Conditions. The MNB may weigh the packages upon receipt or check their contents by sampling. The MNB will reject the entire quantity of coins if it detects any deviation from the prescribed requirements (e.g. if denominations are mixed or if foreign coins are present). The MNB may also refuse to take delivery of the coins if the Customer refuses to provide information on the origin of the coins or the circumstances of the damage.

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

EXAMINATION OF SUSPECTED COUNTERFEIT NOTES AND COINS BY CURRENCY EXPERT

18. The MNB shall accept suspected counterfeit banknotes and coins, including foreign currency, for currency expert examination in all cases against a receipt completed by the Customer in accordance with Annex 3 to these Business Terms and Conditions.
19. The MNB carries out the examination of the legal tender taken over for currency expert examination within 30 calendar days.
20. The MNB will pay the Customer the value of banknotes examined by the currency expert by transfer to a payment account or by post, as the Customer may determine. If the value of the banknotes received for inspection by a currency expert exceeds HUF 200,000, the MNB will only make the relevant payment by transferring the amount to a payment account of the Customer. Banknotes and coins sent for examination will not be returned by the MNB.
21. Foreign currencies found to be authentic as a result of the currency expert examination are returned by the MNB to the Customer by post.
The MNB is also entitled to hand over the foreign currency found to be authentic as a result of the currency expert examination to a proxy of the Customer. The provisions of Section 33 shall apply to the authorisation, provided, that the power of attorney or the declaration must be sent to the Cash Expert and Development Division of the MNB.
22. Banknotes and coins, including foreign currencies, found to be counterfeit by the currency expert examination are withdrawn by the MNB without any compensation paid.
23. The information related to banknotes and coins, including foreign currencies, found to be counterfeit by the currency expert examination and the outcome of the currency expert examination performed, is sent by the MNB to the competent local investigative authority based on the provisions of the agreement for cooperation in combating counterfeiting concluded with the National Police Headquarters.
24. The MNB notifies the Customer of the outcome of the expert examination by electronic mail if the Customer has provided his electronic contact or, failing this, by postal letter.

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

25. The Hungarian Mint Ltd., acting on behalf of the MNB, exchanges commemorative banknotes and commemorative coins – except as provided for in Section 26 – qualifying as legal tender to banknotes and coins in circulation at face value, and redeems receipts entitling to commemorative banknotes (at the venue and during the opening hours defined in Section 5).
26. The Hungarian Mint Ltd, acting on behalf of the MNB, shall refer the Customer to the MNB if the condition of the commemorative banknote or coin intended to be exchanged differs from that at issue and there is a doubt about its genuineness. The MNB shall accept memorial banknotes and memorial coins for examination by a currency expert against a receipt completed by the Customer and defined in Annex 3 to these Business Terms and Conditions, and it shall pay the value to the Customer by transfer to a payment account,

in accordance with the result of the currency expert examination carried out within 30 calendar days.

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

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

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

III. MISCELLANEOUS PROVISIONS

28. The MNB carries out its cash transactions within the framework of the prevailing statutory regulations, particularly in conformity with the Civil Code, the Act on the Magyar Nemzeti Bank and the provisions of the statutory regulations governing the technical tasks related to the processing and distribution of banknotes and coins and their protection against counterfeiting as well as the prevention of and combating money laundering and terrorism financing. With reference to the above, the MNB may ask customers to complete a Customer Data Sheet for cash transactions. The form is available in Annex 7 to these Business Terms and Conditions. If the request is rejected, the MNB may refuse to carry out the cash transaction.

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

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

31. The MNB shall process personal data coming to its knowledge in the course of the cash transactions falling within the scope of these Business Terms and Conditions in accordance with Annex 4 to these Business Terms and Conditions.

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

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

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

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

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

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

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

In the above case, the MNB shall accept the legal tender against a receipt completed by the Customer in accordance with Annex 3 to these Business Terms and Conditions, and it shall carry out the identification of the Customer at the same time. Where the circumstances of the damage are confirmed by official minutes, this document must also be attached to the receipt.

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

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

If the MNB detects any conduct or circumstances in connection with a cash transaction initiated by the Customer that may require subsequent investigation with regard to the proposed cash transaction, the MNB may request the Customer to complete a Customer Data Sheet. The form is available in Annex 7 to these Business Terms and Conditions. If the request is rejected, the MNB may refuse to carry out the cash transaction.

36. If initiating a cash transaction subject to these Business Terms and Conditions by post, the Customer must send the withdrawn banknotes and coins at the latest on the exchange deadline date or, if the exchange deadline date falls on a public holiday, on the working day following the exchange deadline, and the MNB will pay their value to the Customer by transfer to a payment account (the payment account number must be provided) or by

post (if the Customer does not provide a payment account number), in accordance with the Customer's instructions for payment. If the value of the legal tender received exceeds HUF 200,000, the MNB will reimburse the Customer only by transferring the amount to a payment account. A foreign payment account may also be specified for the payment of the exchange value by credit transfer. In order to facilitate the process, the Customer is advised to enclose Annex 6 to these Business Terms and Conditions whenever initiating a cash transaction by post.

IV. CLOSING PROVISIONS

37. These Business terms and conditions enter into force on 22 January 2024.
38. The MNB posts these Business terms and conditions in its cashier premises and publishes it on its website. The MNB may change these Business Terms and Conditions unilaterally. The MNB posts any amendments to these Business Terms and Conditions and publishes them on its website 15 calendar days prior to their entering into force.

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

DEFINITIONS

For the purpose of these Business Terms and Conditions:

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

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

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

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

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

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

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

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

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

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

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

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

LIST OF DENOMINATIONS		Date:	
Name:			
Telephone:			
Email:			
Postal address:			
Bank account number to be filled in only in the case of bank transfers			
<p>The purpose of the data processing is to enable the MNB to provide a service. The MNB will use the above data of Customers, supplied to it by the data subject or accessed by it in any other manner, solely for the purposes provided for in the laws governing its operations subject to the Business Terms and Conditions for the cash transactions of Retail customers; it will retain such data for a maximum period of 60 days and erase them upon the expiry of that period.</p> <p>I have read the above: authorised signature</p>			
Denomination (Banknote)	Quantity (Banknote)	Quantity (Coin)	Denomination (coin)
20,000			200
10,000			100
5,000			50
2,000			20
1,000			10
500			5
200			

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

RECEIPT

Receipt of banknotes and coins for examination by committee/inspection by expert

1. Customer's data

Name:

.....

Telephone: Email:

Type and number of identification document:

Postal address:

Please transfer the value of the legal tender to the following payment account:

.....

Representative¹

Name:

.....

Telephone: Email:

Type and number of identification document:

Postal address:

2. Data on legal tenders

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

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

.....

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

.....

3. Transaction type²

Description of the transaction	Select transaction
receipt of more than 50 banknotes withdrawn from circulation but convertible into legal tender (under withdrawal) for examination by committee	
Expert examination of hard-to-recognize, incomplete or otherwise damaged banknotes	
Examination by committee of hard-to-recognise, damaged coins	
Expert examination of presumably counterfeit banknotes and coins	
Withdrawal and destruction of incomplete banknotes with a surface area not exceeding 50 percent	
Expert examination of commemorative banknotes and coins	
Inspection by currency expert of damaged, contaminated banknotes	
Legal tender received on suspicion of criminal offence	

4. Customer's declarations regarding the transaction

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

I received a copy of the receipt today.

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

Budapest,

.....
 Customer (Representative)

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

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

Budapest,

.....

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

RULES ON THE PROCESSING OF PERSONAL DATA

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

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

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

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

- It shall ensure that compliance with the aforementioned principles and the MNB's data processing activity, as well as the entire life cycle of the data processing are documented and transparent.

2. Legal basis of data processing

The MNB processes personal data obtained in the context of its services covered by these Business Terms and Conditions primarily in order to fulfil its statutory obligations or, in the case of certain contracts with natural persons, in order to provide its services and to fulfil contractual obligations mutually undertaken by the parties or to prepare the establishment of a contractual relationship (the legal basis of performing a public task; legal basis of contract).

In the cases and within the scope specified by law, the MNB is obliged to request the Customer to supply the data and information required for data processing and the documents supporting such data and to process the information and personal data contained therein (legal basis of compliance with legal obligation).

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

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

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

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

3. Purpose of data processing

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

4. Duration of the data processing; data deletion

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

Duration of data processing by legal basis:

a) Contractual legal basis:

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

b) in the case of mandatory processing based on legislation:

In the case of mandatory data processing based on legislation, the MNB processes the Customer's personal data until the expiry of the time limit provided for in the relevant legislation, or, failing this, for the period of time necessary for the performance of the task, as determined by the MNB (the time period specified in the data processing notice).

c) Based on consent:

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

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

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

Erasure of data

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

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

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

5. Transmission of data

The MNB will be entitled and/or obliged to transfer or make available to authorised persons the data it processes if this is required by law, or is necessary for the performance of the

contract, or if the consent of the Customer concerned (including the Customer's duly given authorisation) so permits. The MNB provides information on the data transfer at the Customer's request.

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

7. The data processing periods applicable to certain data processing operations, in particular for audio and video recordings and complaint handling, are set out in the Data Processing Notice available on the MNB's website¹ (hereinafter: general data processing notice). Information on data processing rights and remedies is also available in the general information notice.

¹ <https://www.mnb.hu/a-jegybank/informaciok-a-jegybankrol/gyakorlati-tudnivalok/adatvedelmi-tajekoztato>

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

CUSTOMER SERVICE DATA SHEET

For submitting complaints and other comments²

Number:

Customer's data:

Name:

Home address or registered office:

Telephone³: Email⁴:

Representative⁵:

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

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

Relevant documents attached:

.....
.....

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

Budapest,

.....
Customer (Representative)

² Underline as appropriate.

³ Providing this data is optional.

⁴ Providing this data is optional.

⁵ To be provided if the Customers submits his complaint or make other comments through his authorised representative.

ANNEX 6 TO THE BUSINESS TERMS AND CONDITIONS

**INSTRUCTION FORM
for the delivery of forint banknotes by post**

1. Sender's data

Name			
Phone number		E-mail address	
Postal address			

2. Purpose of delivery⁶

Description	Select purpose of delivery
Exchange of banknotes withdrawn from circulation	
Exchange of banknotes difficult to recognise, incomplete or damaged for other reasons	
Expert examination of suspected counterfeit notes	

3. Data on banknotes sent

Denomination	Quantity (pcs)	Presumed value
20,000		
10,000		
5,000		
2,000		
1,000		
500		
200		
Total:		

I request the transfer of the countervalue established based on the result of expert examination or panel check of banknotes to the following payment account.

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

.....

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

Date:

.....

Signature

⁶ Please tick 'X' in the empty field next to the description of the transaction.

ANNEX 7 TO THE BUSINESS TERMS AND CONDITIONS
CUSTOMER DATA SHEET

Surname and first name	
Surname and first name at birth	
Place and date of birth	
Mother's name at birth	
Address, or in the absence of an address, place of residence	
Type of identification document	
Identification document number	
Contact details	Telephone:
	E-mail address
	Postal address: (if different from residential address/place of residence)
Bank account number (to be filled in only in the case of bank transfers)	

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

Done at: , (day) (month) (year)

.....
Customer's signature