

Bank cards are cash equivalents, so you shall take care of your card just as taking care of your cash!

Bank cards are not negotiable, lendable and can not be pawned.

Safe handling of the PIN-code

After reading and memorizing your PIN-code, nullify it together with the PIN-envelope! Please handle your PIN-code confidentially and do not disclose it to anybody! Do not note the PIN-code in coded or decoded form anywhere (notebook, handy).

Should you notice that unauthorized persons become aware of your bank card or the PIN-code, block your card immediately!

Your PIN-code may only be requested by the POS-terminal of certain retail dealers. The PIN-code is also requested by the ATM for cash withdrawal transactions! Do not ever word your PIN-code and type it always own-handed, hiding from unauthorized persons!

We call your attention expressively to the fact that neither the colleagues of Takarékbank Zrt., nor the retail dealers and the police are entitled to ask for your PIN-code, not even for the purpose of your identification! You should immediately form a suspicion if somebody asks your PIN-code on the phone or personally. We ask you in your own interest not to disclose it to anybody and to inform Takarékbank Zrt. immediately on the incident: **(06 1) 212-0202 or +36-40/100-100 1st menu!**

By signing the bank card contract you shall undertake to handle the code confidentially and not to disclose it to others.

Checking of the bank account statement

Please check the bank account statement every time carefully!

Should you find an unknown item on the account statement, check your advices and orders and adjust with your partner card holder. If that after all this you are sure that it was not you or your partner card holder who completed the questionable transaction, please informed the [account keeping point](#) immediately on it and block your card!

Checking of the ATM

Prior to using the ATM of the Integrated Savings Co-operatives (for cash withdrawal or payment, recharging of mobile phone card, etc.) please check if you discover any unusual objects or the obvious signs of damaging on the ATM; e.g. a stick-on to the opening for the bank card. Should you experience anything unusual, please do not use the ATM and inform Takarékbank Zrt. immediately on the incident: (06 1) 212-0202 or +36-40/100-100 1st menu!

Please do not use the ATM if any error message is shown on the screen.

What to do if your card is devoured by the ATM?

There might be several reasons for the ATM not returning your card: you did not take out your card in due time after finishing the transaction, the transaction was denied because of typing in an incorrect PIN-code too many times or an unauthorized person has initiated a transaction with a blocked card.

If any of these reasons are relevant or a technical error message is shown on the screen, please call immediately Takarékbank Zrt.: **(06 1) 212-0202 or +36-40/100-100 1st menu**. If possible, call from beside the ATM and do not leave the spot unless informed by the administrator what to do. Takarékbank Zrt.'s administrator shall never ask your PIN-code, if doing so, you can be sure to have dialled a wrong number!

Theft or loss of the card or suspect of misuse of the card

We ask you in your own interest to block your card immediately in the case of theft or loss of the card or suspect of misuse of the card!

You shall not bear any responsibility for the damages after having made the announcement on the incident.

In addition to this, file a report at the Police and sent the copy of the report to the headquarters of Takarékbank Zrt. (1122 Budapest, Pethényi köz 10.).

How to block your card?

You can block your card in the following ways:

- 24 hours a day on (06 1) 212-0202 or +36-40/100-100 1st menu,
- dialling one of the extensions 620, 623, 624, 626, 627, 653 after the central number of Takarékbank Zrt. (06 1) 202-3777.
- Personally during opening hours at your account keeping [savings co-operative](#).

We propose to keep the phone number of Takarékbank Zrt. to block your card - (06 1) 212-0202 or +36-40/100-100 1st menu – always on you – separated from the card – so that you can call our colleagues any time if you are in need of help.

Please be informed that in order to block your card on the phone you must give the following data and the announcement must be voice-recorded.

The following data are required to block your card on the phone:

- number of bank card,
- type of bank card,
- name of card holder,
- date of birth of card holder,
- correspondence address of card holder,
- number of card holder's ID card
- mother's name of card holder.

The blocking of the card is final and irrevocable, after this the bank card can not be used. Should you eventually find your blocked card, you can not use it, so please give it back to your account keeping [savings co-operative](#).

Complaint

Any complaint connected to the settlement of transactions can be announced based on the following documents:

- bank account statement,
- debit voucher and
- transaction voucher.

The complaint must be announced at your account keeping savings co-operative (here link to the savings co-operatives) in a written form, enclosing the copy of the documents on the complaint.

In examining the complaint, Takarékbank Zrt. might also ask for original advices and other documents. Takarékbank Zrt. shall not bear any responsibility for damages from the negligence of presenting the required documents.