



## FREQUENTLY ASKED QUESTIONS

### ONLINE SECURITIES ACCOUNT BALANCE ENQUIRY

#### 1. GENERAL QUESTIONS

##### 1.1. What are the services available through the balance enquiry application?

Pursuant to the statutory regulations the investment service providers managing securities accounts are obliged to send the balance of the customer accounts – together with the list of the securities held on the account – to the MNB every month. These reports **do not contain the name of the customers**, i.e. the institutions report anonymous data.

The service providers provide their customers with **their private login ID** and their monthly **changing password**. With this the securities account-holders can enquire electronically on the data related to them using the online balance enquiry application operated by the MNB. You will be able to use the ÉSZLA mobile application to query customer and securities account balance data sent to the MNB by your service provider. More information: <https://eszlaweb.mnb.hu/mobilapp>

Thus the securities account-holders performing the enquiry have the opportunity to **compare the statement** sent to them by their service provider with the **data** reported to the MNB.

Any **discrepancy may be reported to MNB**, anonymously, **through the online interface**. These reports can provide the MNB with important information in respect of the oversight of the investment service providers.

##### 1.2. Who can use this application?

The application is **available for all holders of securities accounts, securities deposit accounts, and customer accounts**, including consumers, enterprises and other organisations.

##### 1.3. Are the privacy and confidential handling of my data guaranteed?

The relevant **laws strictly control** the data management and enquiry framework. The data related to the individual accounts are sent by the investment service providers to the MNB in anonymous form; the individual accounts are supplied with a randomly generated unique identifier. The **unique identifier cannot be derived from any personal data**. The account holders **can access their securities and customer account data using this unique identifier, which contains no personal data, and the password**. When logging in and using the enquiry functions the MNB does not and must not store the personal data of the account holder.

#### 2. QUESTIONS RELATED TO LOGIN

##### 2.1. Who do I need to apply to for access to the application?

**You do not need to apply for access, as it is the duty of the service provider to send** the identifier and the monthly password to the account holder. This may take place in writing (letter), through the account-keeping institution's website accessible through a secured channel, or on a durable medium (e.g. e-mail). If you have any question regarding to the manner of receiving the identifier or password required to the access, please contact the customer service of your account-keeping institution.

## 2.2. How to log in the application?

The login page of the application is accessible through the <https://eszlweb.mnb.hu> website. Here, to log in the enquiry application you need to insert in the appropriate fields the **24-digit login ID** and the **12-character monthly password** sent by your service provider. The 12-character monthly password is hyphenated with a three-digit so-called password prefix, which remains constant until the account expires, it does not change every month like the 12-character password part. You only need to enter the 12-character monthly password in the application's <https://eszlweb.mnb.hu> login interface.

The ÉSZLA mobile app provides an additional login option for balance enquiries via the online enquiry interface, which can be accessed by scanning the QR code generated in the online enquiry interface with the ÉSZLA app.

## 2.3. Shall I have the same ID code for several securities accounts?

If you have several accounts with a single service provider (e.g. several "TBSZs" (long-term investment accounts)), you will receive a single customer identifier and one password per account, and to check all accounts you have to log in and then log out for each account separately. The service provider may also decide to prepare a consolidated statement, thus, after entering a single client ID and password, the balance data of all client and securities accounts held by your service provider will be displayed in aggregated form on the online query interface and in the ÉSZLA mobile application. If you have accounts with several service providers, you will get separate identifiers per provider.

## 2.4. What should I do if my login attempted failed?

Upon a failed login attempt you will see a screen that lists the possible reasons for the error and the proposed solutions. The exact cause of the failed login may not be displayed due to data protection and security reasons, but based on the proposed solutions you will know what to do.

## 2.5. What are the most frequent user errors when logging in?

When logging in, the following things need particular attention:

- The password used to log in contains small and capital letters as well as numbers; therefore, it is useful to thoroughly check the character serie typed in. In the case of some letters, certain characters may be confused with another (e.g. the number 1 with the letter l or 0 with the letter O). Consequently, it is useful to pay more attention to these.
- When typing in the password, the characters typed in are invisible, only asterisks or dots showing the length of the password typed in appear. After the password is typed in, the user can see the characters typed in for control purposes by clicking (and not releasing the click) on the eye icon on the right-hand side of the password field.
- If the user has received the identifier and password electronically, and entered them in the input field with copy-paste option, it is useful to check whether spaces or other control characters have been added to the login name or password during copying. In case of an unsuccessful login attempt, it is useful to type in the data manually.
- When entering the verification image (reCAPTCHA), attention should be paid to, correctly select the frames that match the related question from the frames displayed. If the answer is correct, the reCAPTCHA checkbox will be ticked.

## 2.6. What is the role of the countdown timer on the top of the screen?

If you do not load any new page for 12 minutes after logi in to the online enquiry interface, the system logs you out automatically for security reasons. In this case you will see the login screen again.

## 2.7. Who should I contact for technical help?

With your technical questions related to the use of the online balance enquiry application, please call the customer service desk any day of the week between 8:00 am and 8:00 pm at +36 1 550-1826 or send an e-mail to [eszla\\_helpdesk@mnb.hu](mailto:eszla_helpdesk@mnb.hu).

### 3. QUESTIONS WITH REGARD TO THE CONTENT OF THE REPORT

#### 3.1. Do I always see the current month's data?

You will always see only the statement related to a single period. The monthly data are available until the receipt of the data of the following month, but not longer than until the 10th working day of the second month following the reporting month. According to the statutory regulations the service provider is obliged to submit the data to the MNB, as part of its reporting obligation, until the 5th working day of the month following the reporting month. The MNB processes the data and within 5 working days from the receipt makes them available for the users having the appropriate identifier and password. Let us see an example for this. If you wish to check your balance for February, the following will happen:

- The service provider has to submit the data for February to the MNB by the 5th working day of March, at latest.
- The MNB will upload the February data to the enquiry interface by the 10th working day of March at latest.
- Accordingly, you will be able to enquire on your February balance from the date of the upload, i.e. from the 10th working day of March at the latest, until the uploading of the balance data of March but not longer than until the 10th working day of April.

You cannot enquire on archive statements, hence you are advised to save the current statements in PDF format.

#### 3.2. What is the format of the statement?

After logging in the enquiry interface the statement is automatically displayed on the website; in addition, you may also download it in PDF format.

#### 3.3. What data are included in the statement?

In the statement you can get an overview of the funds and the securities possessed. The balance of the financial assets on the reference date means:

The balance of monetary assets held by or due to the account holder (adjusted for any monetary claims and monetary liabilities), i.e. **the available balance**.

The securities portfolio on the reference date means:

The identification number, description and **quantity** of the **securities** held on the account, and the settlement currency. In the case of debt securities (e.g. government securities) the face value is also indicated.

#### 3.4. Is it possible that the balance of funds shows zero?

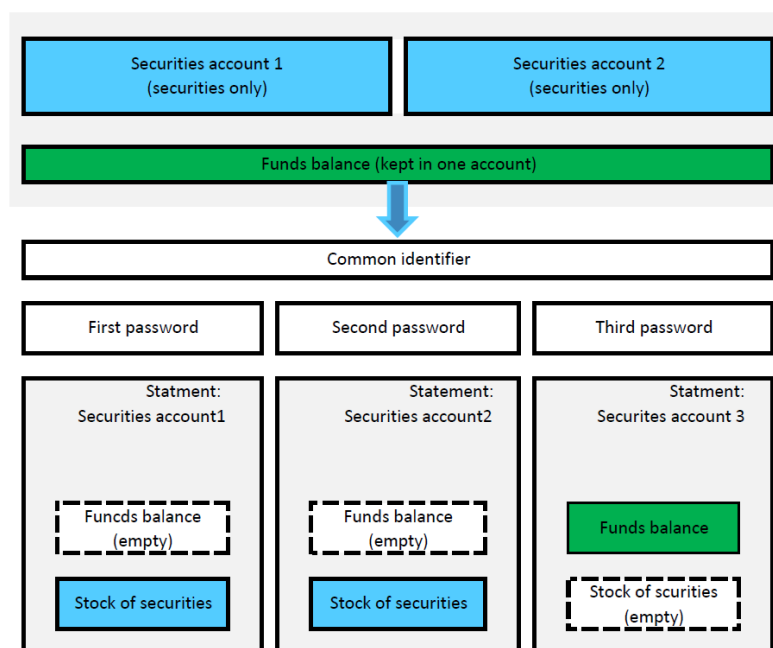
If the investment activity is settled through the bank account of the holder of the securities account, the balance of the financial assets is not shown in the statement, thus it may happen that this line shows zero or an empty row is displayed. In this case the holder of the securities account may check the balance of his bank account at the account-keeping credit institution.

#### 3.5. Is it possible that the monetary assets balance table is empty?

If you have several securities accounts with a single investment service provider, and the service provider accounts for the monetary assets in consolidated form rather than by accounts, this table in the statements belonging to the individual securities account will be empty.

In this case the service provider prepares a separate statement (and sends the respective password to you), which contains on the monetary assets.

Chart illustrating the case of multiple accounts and consolidated funds



### 3.6. Does the statement include the options and futures?

The statement does not include options and futures.

### 3.7. Warning of modified data reporting

3.7.1. This warning with a yellow background appears at the top of the page containing the statement, when your account manager has reported a data modification to the MNB after publication of data in the account statement.

3.7.2. How does this affect the statement?

The modification is not yet published, and therefore the statement includes data existing prior to the modification. There is no possibility to publish the modification as, in case the modifications are published, it could not be traced who checked his/her account before and after modification, due to the fact that statements are managed anonymously. The modification may not have affected all accounts, including yours, and therefore if you find any discrepancy in the statement, please contact your service provider in order to clarify the discrepancy. The statement related to your account will be next updated upon receipt of next month's data.

## 4. QUESTIONS RELATED TO DISCREPANCIES

### 4.1. What should I do if there is a discrepancy between the online statement and the monthly statement sent by the investment service provider?

When you log out from the enquiry interface you **will always see a question with regard to the discrepancies**. If you found any discrepancy you will have the opportunity to report this to the MNB over the internet after logout. In all cases, the report is received in anonymous form, thereby the MNB receives it without any name or other personal data.

Please note that in the case of any discrepancy, **you have to submit your complaint to your investment service provider**; the report sent to the MNB only serves as useful information for the oversight of the investment service providers' operation.

#### 4.2. How can I submit a complaint to the investment service provider?

Submit your complaint – in person, over the phone, by post, fax or e-mail – orally or in writing as published on the website of your financial service provider, and describe in detail the discrepancy you noticed and the affected securities accounts.

#### 4.3. What should I do, if the investment service provider does not respond to my complaint or I disagree with the response?

You can find information with regard to complaint management on the MNB's website at: <https://www.mnb.hu/fogyasztovedelem/penzugyi-panasz#mit-tegyunk-ha-penzugyi-panaszunk-van>. Please also read our publication entitled Navigator Brochures "What should I do if I have any financial complaint", available on the MNB's website. The Navigator Brochure is available on the MNB's website at: <https://www.mnb.hu/fogyasztovedelem/befektetes-megtakaritas>. Please note that if, for example, you file your complaint in writing, the investment service provider is obliged to inform you on its reasoned position with regard to the complaint within thirty days in writing.

- If the investment service provider fails to respond to your complaint, or sends its response after the expiry of the deadline, or
- the response is not on the merits of the case or it is incomplete, or the service provider managed or investigated the complaint not in the manner prescribed by the law, or
- based on the response of the investment service provider you suspect other breach of law (e.g. it pursued unlicensed activity)

and you notify us in a written petition signed by you, the MNB has the right to act within the framework of a consumer protection procedure due to the breach of the complaint management procedure. You can find further detailed information with regard to the consumer protection procedure on the MNB website: <https://www.mnb.hu/fogyasztovedelem/penzugyi-panasz#mit-tegyunk-ha-penzugyi-panaszunk-van>

In the case of disputes with regard to a contract, you may initiate the proceeding of the independent Financial Arbitration Board (FAB), acting within the MNB, to reach a compromise, or bring a court action to settle the dispute. You can find information on the procedures of FAB on FAB's website at: <https://www.mnb.hu/bekeltetes/>.

#### 4.4. How long does it take before I can see the adjusted data, if the investment service provider settled the problem after the complaint?

It is not possible to modify the already published reports, thus **you can check** whether your service provider has adjusted the discrepancy **in the statement for the next month**, at the earliest.

MAGYAR NEMZETI BANK