

LOAN APPLICATION FOR MKB REAL PROPERTY LOAN

I. LOAN DATA (TO BE COMPLETED AT THE BRANCH)

If more than one of the same type of loan is applied for jointly, the first page must be completed separately for each type.

Purpose of loan applied for									
<input type="checkbox"/>	purchase of a new flat/house	<input type="checkbox"/>	purchase of second-hand flat/house	<input type="checkbox"/>	purchase of a residential plot	<input type="checkbox"/>	construction of a new flat/house	<input type="checkbox"/>	refurbishment of a flat/house
<input type="checkbox"/>	extension of a flat/house	<input type="checkbox"/>	modernisation of a flat/house	<input type="checkbox"/>	bridging plus loan for the purchase of a flat/house/residential plot	<input type="checkbox"/>	bridging plus loan for the construction of a flat/house	<input type="checkbox"/>	purchase of non-residential property
<input type="checkbox"/>	refurbishment of a non-residential property	<input type="checkbox"/>	modernization of a non-residential property	<input type="checkbox"/>	bridging plus loan for the purchase of a non-residential property	<input type="checkbox"/>	replacement of direct housing loan	<input type="checkbox"/>	replacement of loan granted for replacing a direct housing loan
<input type="checkbox"/>	replacement of a non-housing loan provided by MKB	<input type="checkbox"/>	free utilisation (loan for the purpose of consumption)	<input type="checkbox"/>	construction of new flat in a condominium of 3-50 flats				

Type(s) of loan(s) applied for	Amount (HUF)	Interest rate/Reference rate ¹	Tenor	Commitment period ²	Grace period
MKB New Home Building Loan ³		5 years	months	months ⁴	-
MKB New Home Interest Subsidised Housing Loan		5 years	months	months ⁴	-
MKB Interest Subsidised 2009 Loan		12 months	months	months ⁴	-
MKB Variable Interest Housing Loan <input type="checkbox"/> standard <input type="checkbox"/> special Plus		6 12 months 5 years	months	months ⁴	-
MKB Interest Following Bridging Plus Housing Loan ⁵ <input type="checkbox"/> normal <input type="checkbox"/> extra <input type="checkbox"/> premium <input type="checkbox"/> exclusive		6 12 months	months	months ⁴	18 months
MKB Interest Following Private Loan <input type="checkbox"/> normal <input type="checkbox"/> extra <input type="checkbox"/> premium <input type="checkbox"/> exclusive		6 12 months 5 years	months	months	-
MKB Interest Fixing Housing Loan <input type="checkbox"/> normal <input type="checkbox"/> extra <input type="checkbox"/> premium <input type="checkbox"/> exclusive		10 years	120/240/360 months	months ⁴	-
MKB Interest Fixing Private Loan <input type="checkbox"/> normal <input type="checkbox"/> extra <input type="checkbox"/> premium <input type="checkbox"/> exclusive		10 years	120/240/360 months	months	-
MKB HUF Real Estate Loan <input type="checkbox"/> normal <input type="checkbox"/> extra <input type="checkbox"/> premium <input type="checkbox"/> exclusive		3 6 12 months 5 years	months	months ⁴	-
MKB HUF Bridging Plus Real Estate Loan <input type="checkbox"/> normal <input type="checkbox"/> extra <input type="checkbox"/> premium <input type="checkbox"/> exclusive		3 6 12 months	months	months ⁴	18 months

I undertake to take out loan coverage insurance⁶: yes no

Preferential condition
Selected preferential condition:
⁷ (if a loan coverage insurance is undertaken) repayment of the first repayment instalment of complete month waiver of prepayment related fees

The day selected for the payment of instalment each month: the day (only 1-27 may be selected)

The account number for the disbursement of the loan:⁷ - -

Name of account holder:

MKB account number for the settlement of the loan: 10300002 - -

¹ The interest rates and reference interest rates applied by the Bank to the particular products are included in the 'List of terms and conditions for private individuals - Secured loan products, mortgage loans'.

² Deadline for the implementation of the loan purpose, of which detailed information is included in the form of Declarations Relating to Loan Applications for MKB Real Property Loan.

³ The maximum tenor is 300 months, the state subsidises the interest payment of the loan until the end of the tenor.

⁴ The length of the commitment period can be chosen when the loan purpose is purchase, but it is not more than the payment term specified in the sales contract or, in case of a pending contract, no longer than the date of conclusion of the sales contract + 6 months. When a new home under construction is purchased with reserved ownership right recorded on a marginal note, the length of the commitment period is 24 months. In the case of refurbishment, the length of the commitment period is optional, up to 12 months. In case of extension, modernisation, the length of the commitment period is 24 months. In the case of construction, the length of the commitment period is 24 months, except for Bridging Plus loan, where it is 18 months. In the case of refinancing of a housing loan, the commitment period is optional, it is determined on the basis of the time required to meet the disbursement conditions estimated by the customer, but no more than 6 months. The commitment period may not exceed the term.

⁵ In the event of MKB Variable Interest Bridging Plus Housing Loan the minimum tenor is 10 years and the maximum tenor is 30 years.

⁶ Any natural person who, at the time of making the declaration of entry made by them, satisfies the following conditions may be insured for credit protection: 1) is between 18 and 60 years of age, (2) has a mortgage loan agreement with the Bank of up to HUF 20 million (hereinafter referred to as "loan agreement") (3) the term of the loan agreement is at least 5 years but not more than 25 years (4) does not receive disability or rehabilitation benefits. The terms and conditions of the credit protection insurance agreement are included in the documents entitled "General and Particular terms and conditions of group credit protection insurance of CIG Pannónia Első Magyar Általános Biztosító Nyrt. for group credit protection insurance relating to the mortgage loans provided by MKB Bank Nyrt." and in the "General Insurance Terms and Conditions and Particular Insurance Product Description for group credit protection insurance relating to the mortgage loans provided by MKB Bank Nyrt."

⁷ The two preferential conditions specified here and published within the framework of the campaign cannot be utilised together. Please refer to the "List of terms and conditions for private persons, general and special provisions" for the conditions of the campaign.

⁸ In the case of home equity for any purpose (a loan that may be used for consumption purposes), if you request disbursement to an account number kept by a bank other than MKB Bank Nyrt.

II. PERSONAL AND IDENTIFICATION DETAILS OF APPLICANT(S) (TO BE COMPLETED BY THE CUSTOMER)

Data definition	Applicant 1 ¹	Applicant 2 ²
Applicant's name:	<input type="text"/>	<input type="text"/>
Name at birth:	<input type="text"/>	<input type="text"/>
Mother's name:	<input type="text"/>	<input type="text"/>
Citizenship:	<input type="text"/>	<input type="text"/>
Place of birth:	<input type="text"/>	<input type="text"/>
Date of birth:	<input type="text"/> day <input type="text"/> month <input type="text"/> year	<input type="text"/> day <input type="text"/> month <input type="text"/> year
Do you have a Hungarian tax identification number? ³	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
Tax identification number ⁴	<input type="text"/>	<input type="text"/>
Personal identification document - type:	<input type="text"/>	<input type="text"/>
Personal identification document - number:	<input type="text"/>	<input type="text"/>
Personal identification number:	<input type="text"/>	<input type="text"/>
Number of the official address card (address card):	<input type="text"/>	<input type="text"/>
Permanent (registered) address:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> city/town/village <input type="text"/> street <input type="text"/> number <input type="text"/> floor/door	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> city/town/village <input type="text"/> street <input type="text"/> number <input type="text"/> floor/door
Postal address: (if different from the permanent address)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> city/town/village <input type="text"/> street <input type="text"/> number <input type="text"/> floor/door	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> city/town/village <input type="text"/> street <input type="text"/> number <input type="text"/> floor/door
Phone number:	<input type="text"/>	<input type="text"/>
E-mail address:	<input type="text"/>	<input type="text"/>
Highest educational qualification:	<input type="checkbox"/> university/college <input type="checkbox"/> secondary school <input type="checkbox"/> primary school	<input type="checkbox"/> university/college <input type="checkbox"/> secondary school <input type="checkbox"/> primary school
Marital status:	<input type="checkbox"/> single <input type="checkbox"/> married <input type="checkbox"/> divorced/separated <input type="checkbox"/> domestic partner <input type="checkbox"/> widowed	<input type="checkbox"/> single <input type="checkbox"/> married <input type="checkbox"/> divorced/separated <input type="checkbox"/> domestic partner <input type="checkbox"/> widowed
Relationship with the co-debtor (Applicant 2):	<input type="checkbox"/> parent <input type="checkbox"/> sibling <input type="checkbox"/> spouse <input type="checkbox"/> domestic partner <input type="checkbox"/> other: <input type="text"/>	
Are you involved in the utilisation of the loan amount?		<input type="checkbox"/> yes <input type="checkbox"/> no
Number of persons living in the same household:	<input type="text"/> persons, of which the number of dependents <input type="text"/> persons	<input type="text"/> persons, of which the number of dependents <input type="text"/> persons
Total household expenditure per month (without instalments payable by Applicant):	<input type="text"/> HUF	
Do you live in the same household with the Debtor Applicant?		<input type="checkbox"/> yes <input type="checkbox"/> no

¹ Person affecting by the purpose of the loan (beneficiary of acquirer of the ownership title).

² To be completed by any additional Applicant who is a co-owner of the real property involved in the purpose of the loan, the acquirer of the ownership title, the spouse/domestic partner of the person who wishes to live in the real property affected by the purpose of the loan. In case of additional debtors as well as mortgagors and usufructuaries, an additional supplementary datasheet needs to be completed.

³ It must be completed for market loans!

⁴ To be filled out only in respect of state supported credit or if MKB Group discount is used.

III. EMPLOYMENT AND INCOME DATA OF APPLICANTS (TO BE COMPLETED BY THE CUSTOMER)

Data definition	Applicant 1					Applicant 2				
Name of Employer1:										
Form of ownership:	<input type="checkbox"/> budgetary organisation	<input type="checkbox"/> NyRt.	<input type="checkbox"/> ZRt.	<input type="checkbox"/> Kft.	<input type="checkbox"/> Bt.	<input type="checkbox"/> budgetary organisation	<input type="checkbox"/> NyRt.	<input type="checkbox"/> ZRt.	<input type="checkbox"/> Kft.	<input type="checkbox"/> Bt.
	other: _____					other: _____				
Your position at work:	<input type="checkbox"/> employee	<input type="checkbox"/> middle manager	<input type="checkbox"/> senior manager			<input type="checkbox"/> employee	<input type="checkbox"/> middle manager	<input type="checkbox"/> senior manager		
	<input type="checkbox"/> pensioner	<input type="checkbox"/> entrepreneur, certificate number _____				<input type="checkbox"/> pensioner	<input type="checkbox"/> entrepreneur, certificate number _____			
	other: _____					other: _____				
Start date of current employment or retirement:										
Certified ¹ , monthly regular net income:										
	HUF					HUF				
and its source (in case of Employer1):	<input type="checkbox"/> wage	<input type="checkbox"/> other: _____				<input type="checkbox"/> wage	<input type="checkbox"/> other: _____			
Name of Employer 2:										
Form of ownership ¹ :	<input type="checkbox"/> budgetary organisation	<input type="checkbox"/> NyRt.	<input type="checkbox"/> ZRt.	<input type="checkbox"/> Kft.	<input type="checkbox"/> Bt.	<input type="checkbox"/> budgetary organisation	<input type="checkbox"/> NyRt.	<input type="checkbox"/> ZRt.	<input type="checkbox"/> Kft.	<input type="checkbox"/> Bt.
	other: _____					other: _____				
Munkahelyi beosztása:	<input type="checkbox"/> employee	<input type="checkbox"/> middle manager	<input type="checkbox"/> senior manager			<input type="checkbox"/> employee	<input type="checkbox"/> middle manager	<input type="checkbox"/> senior manager		
	<input type="checkbox"/> pensioner	<input type="checkbox"/> entrepreneur, certificate number _____				<input type="checkbox"/> pensioner	<input type="checkbox"/> entrepreneur, certificate number _____			
	other: _____					other: _____				
Start date of current employment or retirement:										
Certified ² , monthly regular net income:										
	HUF					HUF				
and its source (in case of Employer2):	<input type="checkbox"/> wage	<input type="checkbox"/> other: _____				<input type="checkbox"/> wage	<input type="checkbox"/> other: _____			
Other regular and verifiable net revenue/income and its source:	<input type="checkbox"/>	HUF/ month	<input type="checkbox"/>	rental fee revenues		<input type="checkbox"/>	HUF/ month	<input type="checkbox"/>	rental fee revenues	
	<input type="checkbox"/>	HUF/ month	<input type="checkbox"/>	month honorary fee		<input type="checkbox"/>	HUF/ month	<input type="checkbox"/>	month honorary fee	
	<input type="checkbox"/>	HUF/ month	<input type="checkbox"/>	dividend income		<input type="checkbox"/>	HUF/ month	<input type="checkbox"/>	dividend income	
	<input type="checkbox"/>	HUF/ month	<input type="checkbox"/>	pension ²		<input type="checkbox"/>	HUF/ month	<input type="checkbox"/>	pension ²	
	<input type="checkbox"/>	HUF/ month	<input type="checkbox"/>	own business		<input type="checkbox"/>	HUF/ month	<input type="checkbox"/>	own business	
	<input type="checkbox"/>	HUF/ month	<input type="checkbox"/>	CSED/GYES/GYED, GYET		<input type="checkbox"/>	HUF/ month	<input type="checkbox"/>	CSED/GYES/GYED, GYET	
	<input type="checkbox"/>	HUF/ month	<input type="checkbox"/>	other: ³		<input type="checkbox"/>	HUF/ month	<input type="checkbox"/>	other: ³	

1 Based on the list of documents on page 8, for income certificates.

2 Old-age pension, early retirement allowance, official service allowance.

3 Any other acceptable income: definite eligibility for a survivor's widow pension, family allowance and all other income certified beyond reasonable doubt with documents and subject to consolidated taxation.

IV. FINANCIAL DATA AND BANKING RELATIONSHIPS OF THE APPLICANT(S) (TO BE COMPLETED BY THE CUSTOMER)

Data definition	Applicant 1		Applicant 2	
Do you currently have an account with any other bank?	<input type="checkbox"/> yes	<input type="checkbox"/> no	<input type="checkbox"/> yes	<input type="checkbox"/> no
Name of the account-keeping bank(s):	<input type="text"/>		<input type="text"/>	
Do you currently have an account with MKB Bank?	<input type="checkbox"/> yes	<input type="checkbox"/> no	<input type="checkbox"/> yes	<input type="checkbox"/> no
Savings:	<input type="checkbox"/> none	<input type="checkbox"/> yes amount: <input type="text"/>	<input type="checkbox"/> none	<input type="checkbox"/> yes amount: <input type="text"/>
Ownership of the property where you are domiciled:	<input type="checkbox"/> your own property	<input type="checkbox"/> rented	<input type="checkbox"/> your own property	<input type="checkbox"/> rented
	<input type="checkbox"/> owned by your parent/spouse		<input type="checkbox"/> owned by your parent/spouse	
	<input type="checkbox"/> other: _____		<input type="checkbox"/> other: _____	
Estimated market value:	<input type="text"/> HUF		<input type="text"/> HUF	
Other immovable property estimated market value	<input type="text"/> HUF		<input type="text"/> HUF	

V. EXPENSES OF THE APPLICANT(S) (TO BE COMPLETED BY THE CUSTOMER)

Data definition	Applicant 1				Applicant 2			
Monthly regular home maintenance expenses: ¹								
Other monthly regular expenses: ²								
Other commitments:	<input type="checkbox"/> yes	<input type="checkbox"/> no			<input type="checkbox"/> yes	<input type="checkbox"/> no		
- employer loan:	<input type="checkbox"/> pcs	<input type="checkbox"/>	total instalment HUF		<input type="checkbox"/> pcs	<input type="checkbox"/>	total instalment HUF	
- child:	<input type="checkbox"/> pcs	<input type="checkbox"/>	total instalment HUF		<input type="checkbox"/> pcs	<input type="checkbox"/>	total instalment HUF	
- suretyship:	<input type="checkbox"/> pcs	<input type="checkbox"/>	total instalment HUF		<input type="checkbox"/> pcs	<input type="checkbox"/>	total instalment HUF	
- leasing:	<input type="checkbox"/> pcs	<input type="checkbox"/>	total instalment HUF		<input type="checkbox"/> pcs	<input type="checkbox"/>	total instalment HUF	
- other commitments:	<input type="checkbox"/> pcs	<input type="checkbox"/>	total instalment HUF		<input type="checkbox"/> pcs	<input type="checkbox"/>	total instalment HUF	
personal loan applied for or taken within 90 months ³	loan amount		contract/application date		loan amount		contract/application date	
	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>	
			instalment HUF				instalment HUF	
Have you used the moratorium ⁴ option provided due to the COVID-19 pandemic? (Proceed with additional questions only if the answer is 'yes')	<input type="checkbox"/> yes	<input type="checkbox"/> no			<input type="checkbox"/> yes	<input type="checkbox"/> no		
What are the reasons that made you opt for the payment moratorium?	<input type="checkbox"/> I need a payment moratorium due to loss/decrease in income			<input type="checkbox"/> I need a payment moratorium due to loss/decrease in income				
	<input type="checkbox"/> I do not need it currently, but anything can happen in the future and I would rather creating reserves			<input type="checkbox"/> I do not need it currently, but anything can happen in the future and I would rather creating reserves				
	<input type="checkbox"/> I do not need it, but as it is granted automatically, I will take it			<input type="checkbox"/> I do not need it, but as it is granted automatically, I will take it				
	<input type="checkbox"/> I did not have time/opportunity to cancel it			<input type="checkbox"/> I did not have time/opportunity to cancel it				
My income over the last 12 months has come from the following sector	<input type="checkbox"/> Industry	<input type="checkbox"/> Energy	<input type="checkbox"/> Education		<input type="checkbox"/> Industry	<input type="checkbox"/> Energy	<input type="checkbox"/> Education	
	<input type="checkbox"/> Trade, repair		<input type="checkbox"/> Health care		<input type="checkbox"/> Trade, repair		<input type="checkbox"/> Health care	
	<input type="checkbox"/> Agriculture, forestry and game farming				<input type="checkbox"/> Agriculture, forestry and game farming			
	<input type="checkbox"/> Food production		<input type="checkbox"/> Public administration		<input type="checkbox"/> Food production		<input type="checkbox"/> Public administration	
	<input type="checkbox"/> Economic and financial services				<input type="checkbox"/> Economic and financial services			
	<input type="checkbox"/> Transportation, forwarding	<input type="checkbox"/> Telecommunication			<input type="checkbox"/> Transportation, forwarding	<input type="checkbox"/> Telecommunication		
	<input type="checkbox"/> Catering, accommodation	<input type="checkbox"/> Other:			<input type="checkbox"/> Catering, accommodation	<input type="checkbox"/> Other:		
	Position:				Position:			

1 When the applicants share a household, only the main debtor should complete it. Eg. rent, insurance, common maintenance costs, telephone, internet, TV, utility costs, garbage collection fee, taxes, etc.

2 E.g. food, sports, travelling, culture, entertainment, education, health care.

3 In case of purchase, 90 months before the contract of sale, in case of other loan purpose before the submission of the loan application.

4 Moratorium on repayments provided under Government Decree No. 47/2020 (III. 18.) on immediate measures necessary for alleviating the effects of the coronavirus pandemic on national economy and Act LVIII of 2020 on transitional rules related to the termination of emergency and epidemic preparedness.

Have you received a debt relief or have you applied for one?	<input type="checkbox"/> yes	<input type="checkbox"/> no	<input type="checkbox"/> yes	<input type="checkbox"/> no
If yes, the type of the debt relief:	<input type="checkbox"/> Repayment at a fixed exchange rate (government scheme)		<input type="checkbox"/> Repayment at a fixed exchange rate (government scheme)	
	<input type="checkbox"/> Other, own banking scheme		<input type="checkbox"/> Other, own banking scheme	

VI. DATA OF THE REAL PROPERTY INVOLVED IN THE LOAN APPLICANT(S) (TO BE COMPLETED BY THE CUSTOMER)

Data definition	Data of the real property of the loan involved in the loan purpose	Data of the (supplementary) real property offered as collateral
Location of the property:	<input type="text"/> city/town/village	<input type="text"/> city/town/village
Topographic lot number:	<input type="text"/>	<input type="text"/>
Ownership ratio:	<input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/>
	Data of the real property involved in the loan purpose	Data of the (supplementary) real property offered as collateral
Does the property serve as collateral for the loan?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
Is the property or part there of rented?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
To be advised of on-site valuation: ⁴	<input type="text"/> name <input type="text"/> phone number	<input type="text"/> name <input type="text"/> phone number
Date suitable for on-site valuation: ⁵	<input type="text"/> day <input type="text"/> month <input type="text"/> year	<input type="text"/> day <input type="text"/> month <input type="text"/> year

⁴ Supply the contact details of the person who will be present at the on-site property valuation, whom the property valuation expert can contact and make an appointment with.

⁵ The earliest acceptable date shall be the day upon acceptance of the loan application.

VII. OTHER QUESTIONS RELATED TO THE PURPOSE OF THE LOAN (TO BE COMPLETED BY THE CUSTOMER)

IF YOU APPLY FOR A HOUSING OR REAL PROPERTY LOAN CONSTRUCTION/EXTENSION/UPGRADING/REFURBISHMENT

Estimated total cost of the development:	<input type="text"/>			HUF
Implemented as one's own development project: ¹	<input type="checkbox"/> yes	<input type="checkbox"/> no		
Start date of construction:	<input type="text"/> day	<input type="text"/> month	<input type="text"/> year	
Forecast date of completion as undertaken:	<input type="text"/> day	<input type="text"/> month	<input type="text"/> year	

FINANCIAL SOURCES OF THE PURCHASE/CONSTRUCTION/EXTENSION/UPGRADING/REFURBISHMENT AND THE PREPAYMENT/REPAYMENT OF THE LOAN

Name of source	Amount of source	Due date of payment
Own funds (cash, bank deposit, etc):	<input type="text"/>	<input type="checkbox"/> individually ²
Method of the supply of own funds in the event of loan replacement/repayment	<input type="text"/>	<input type="checkbox"/> together with the disbursed loan ³
MKB loan 1:	<input type="text"/>	<input type="text"/>
MKB loan 2:	<input type="text"/>	<input type="text"/>
Baby Boom loan: ⁴	<input type="text"/>	<input type="text"/>
Subsidy provided for accessibility:	<input type="text"/>	<input type="text"/>
Family Home Building Benefit:	<input type="text"/>	<input type="text"/>
Tax refund subsidy: ⁵	<input type="text"/>	<input type="text"/>
Employer loan:	<input type="text"/>	<input type="text"/>
Home savings bank loan/savings:	<input type="text"/>	<input type="text"/>
Other:	<input type="text"/>	<input type="text"/>
Total:	<input type="text"/>	<input type="text"/>

¹ A property is considered to be one's own

development if no agreement is signed on the construction job with any contractor/constructor.

² If the customer intends to provide the own funds individually prior to the disbursement of the loan to the financial institution where the loan to be refinanced / repaid is kept. The payment must be certified with a declaration issued by the financial institution where the loan to be refinanced / repaid is kept.

³ If the customer intends to provide the own funds together (simultaneously) with the loan to be disbursed to the financial institution where the loan to be refinanced / repaid is kept. The own funds must be deposited in the bank account from which the loan is disbursed as a pre-requisite of loan disbursement. MKB Bank Nyrt transfers both the disbursed loan and the own funds into the bank account specified by the financial institution keeping the loan to be refinanced / repaid.

⁴ Amount of the baby boom loan used for home purchase from the requested loan pursuant to Government Decree 44/2019.(12 March) on baby boom assistance.

⁵ The amount of tax refund subsidy intended to be claimed on the basis of the cost of construction must be indicated (the subsidy requested for the purchase price of the construction land does not need to be stated).

By signing this document, I declare under penalty of perjury and certify that all the information and data included in the Loan Application Form with the above content and the related form entitled as Declarations relating to Application for MKB Mortgage Loan is true and accurate, and in addition to the information provided, no such circumstance or data has been concealed that could be relevant from the perspective of the assessment of the application and could affect the assessment of the Loan Application or the conclusions that can be drawn from the Loan Application.

Dated, _____ day _____ month _____ year

Applicant 1

Applicant 2

Witnessed by	Name	Address	Signature
1			
2			

Date of receiving request (datestamp) _____

VIII. DATA OF THE PARTY ACCEPTING THE LOAN APPLIACTION (TO BE COMPLETED BY THE BRANCH)

Name of the contact branch:		Cost center code:	
Name of the officer in charge:		Officer's card number:	
Officer's extension number:		Name of the home branch:	
Intermediated by an External Sales Partner:	<input type="checkbox"/> yes <input type="checkbox"/> no		
Online application:	<input type="checkbox"/> yes <input type="checkbox"/> no		
E-mail address for online registration:			
Do you need a foreign language clause?	<input type="checkbox"/> yes <input type="checkbox"/> no		
If yes, I require it in the following language:			

LIST OF DOCUMENTS NEEDED FOR AN APPLICTION FOR A MORTGAGE LOAN

Please note that in order to carry out the credit assessment the loan application and the listed certificates and documents must be completed as required and submitted without any inadequacy. Please note that if you do not provide to the Bank the data, information and certificates required for the credit assessment, it may be a reason for the rejection of your application.

I. PERSONAL DOCUMENTS	Debtor 1:	Debtor 2:	Mortgagor 1:	Mortgagor 2:
Documents to prove one's personal identity	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Official address card	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If the personal identification number is not included in the official address card, then official certificate of it	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
In case of foreign nationals – passport/residence permit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
In case of new customers – tax card or a tax number certificate issued by National Tax and Customs Administration (NAV)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

II. INCOME CERTIFICATE	Criteria regarding format and content / other supplementary information	Debtor 1:	Debtor 2:
MKB employer certificate	– not older than 1 month, original – includes the company's stamp, company name and signature	<input type="checkbox"/>	<input type="checkbox"/>
Employment contract	– original or authenticated by the officera	<input type="checkbox"/>	<input type="checkbox"/>
In case of income realised from employment abroad, if the employment contract is not available	– employer's certificate regarding the employment of the employee	<input type="checkbox"/>	<input type="checkbox"/>
Certificate of pension benefit	NYUFIG (Central Administration of National Pension Insurance) annual funding notice or the resolution on pension benefit is available.	<input type="checkbox"/>	<input type="checkbox"/>
Bank account statement	– Bank account statements for the last 3 months – to which the income to be certified is credited (can be identified based on title or comment) – original or authenticated	<input type="checkbox"/>	<input type="checkbox"/>
Pension slip	– of last 3 months – original or a copy authenticated by the officer	<input type="checkbox"/>	<input type="checkbox"/>
NAV income certificate	– original/electronically enquired and verified by the officer – issued within the previous 12 months – about the last two closed tax years	<input type="checkbox"/>	<input type="checkbox"/>
NAV personal income tax certificate	– original/electronically enquired and verified by the officer – about the last or last two tax years	<input type="checkbox"/>	<input type="checkbox"/>
NAV tax clearance certificate	– original/electronically enquired and verified by the officer – not older than 30 days	<input type="checkbox"/>	<input type="checkbox"/>
Certificate of special income (lease agreement, service agreement, dividend income, honorary fee)		<input type="checkbox"/>	<input type="checkbox"/>

III.DOCUMENTS RELATED TO COLLATERAL/ LOAN PURPOSE IMMOVABLE PROPERTY	Criteria regarding format and content/ other supplementary information	Attached
Official document certifying the use of an undivided common property	<ul style="list-style-type: none"> – authenticated copy/original – in format of a private deed with full probative force: (signature, name and address of two witnesses) or drawn up in public document or drawn up in private document countersigned by a lawyer – approved by all the owners, their initials appear on every page 	<input type="checkbox"/>
Floor plan of the house/flat	May also be manually prepared/floor space stated per each floor.	<input type="checkbox"/>
If there is land-use easement registered on the title deed, itemized documentation of the scope of this right	Easement type: land-use right based on an agreement and court decision.	<input type="checkbox"/>
Operation license/resolution on reporting and document certifying profitability in case of income-generating immovable properties	If the primary collateral also serves as the purpose of the loan.	<input type="checkbox"/>
Title Deed ¹	<ul style="list-style-type: none"> – with regard to all the immovable properties that serve as collaterals or loan purpose – not older than 30 days – complete – authenticated copy/original – for a construction loan provided for a unit built in a condominium – the ownership title has been registered on the ownership ratio of the plot – the provisional foundation of the condominium has been registered 	<input type="checkbox"/>
Map copy or site plan	<ul style="list-style-type: none"> – in case of detached house or holiday home – needed in case of all the properties that serve as collateral or loan purpose – not older than 90 days – authenticated copy/original 	<input type="checkbox"/>
If an additional loan provided by the employer, local government or other credit institution is also utilized (and the Obligee wishes to register mortgage in the real property register) then the certificate or declaration on the content of the loan and mortgage agreement, issued by the Creditor		<input type="checkbox"/>
In case of a mortgage intended to be maintained on the real property – certificate of Obligee on the outstanding amount of debt and that there is no outstanding overdue debt		<input type="checkbox"/>
In case of a mortgage intended to be maintained on the real property – if a restraint on alienation and encumbrance is related to the mortgage to be maintained, then the Obligee's consent to the registration of the mortgage of MKB Bank Nyrt.		<input type="checkbox"/>
In the event of existing real property insurance, the insurance policy or the copy of that and the certificate of fee payment		<input type="checkbox"/>

¹ If you intend the title deed to be downloaded from the electronic Takarnet system by the credit relationship manager, then the administrative fee indicated in the List of Terms and Conditions shall be paid to our Bank for each property and query.

IV. LOAN PURPOSE SPECIFIC	Document name	Criteria regarding format and content/ other supplementary information	Attached
A. Purchase	Sale and purchase agreement or preliminary agreement	original or authenticated as required	<input type="checkbox"/>
		are all the buyers and beneficial users specified in the sale and purchase agreement included in the loan application form?	<input type="checkbox"/>
		sale and purchase agreement for MKB New Home Interest Subsidised Housing Loan and MKB New Home Building Loan	<input type="checkbox"/>
		for a construction loan provided for a unit built in a condominium, the definition of the housing unit in the contract for sale and purchase is identical with the details stated in the general contractor agreement	<input type="checkbox"/>
	Waiver of pre-emptive right		<input type="checkbox"/>
	In case of foreign nationals – excluding citizens of EU member states ¹ – the official permit of the government office for the purchase of an immovable property in Hungary		<input type="checkbox"/>
	In case of purchase of new flat the final building permit / in the event of construction activity subject to the simplified declaration the documentation stipulated thereto		<input type="checkbox"/>
	Deed of foundation of condominium / Preliminary Deed of Foundation of condominium	together with the floor level drawing registered by the Land Registry	<input type="checkbox"/>
The certificate of the financial institution granting the loan to be replaced if encumbered real property is purchased		<input type="checkbox"/>	
B. Construction/extension/ refurbishment/upgrading	Building /extension permit or resolution or permit of the competent authority	Under Government Decree No 312/2012 (XI.8.) on Construction procedures and inspections as well as the procedures and inspections of the construction supervisory authority or the Government Decree 456/2015 (XII.29.) on The simplified declaration of the building of dwellings and modifications on certain construction regulations or Government Decree No 155/2016 (VI.13.) on The simple notification of the construction of residential buildings.	<input type="checkbox"/>

¹ EU member state citizens: citizens of the members of the European Union, states that are party to the agreement on the European Economic Area and states that fall under the same consideration as these pursuant to an international convention.

IV. LOAN PURPOSE SPECIFIC	Document name	Criteria regarding format and content/ other supplementary information	Attached
B. Construction/extension/ refurbishment/upgrading	Design documentation of construction/extension - construction documentation	For construction activity subject to the simplified declaration, initiated between 01.01.2016-30.06.2016:	
		Copy of the simplified declaration pursuant to Annex I to the Government Decree 456/2015 (XII.29.) on The simplified declaration of the building of dwellings and modifications on certain construction regulations, and the simplified declaration documentation annexed thereto (signature sheet with list of drawings, layout, setting-out layout, street view, ground plan of different floors, cross-sectional drawings, facades, support structure drawings, system plan of the technical equipment of the building, technical description, bill of quantities for designers)	<input type="checkbox"/>
		– document issued by the building authority, certifying that it has been declared	<input type="checkbox"/>
		– the statement of the Applicant made 15 days after the date of declaration, whereas he can start the construction activity and the simplified declaration and the simplified declaration documentation annexed thereto are the same as those submitted to the building authority	<input type="checkbox"/>
		For construction subject to simplified declaration initiated after 01.07.2016 as well as extensions subject to simplified declaration initiated after 01.01.2017:	
		– pursuant to Government Decree No 155/2016 (VI.13.) on The simple notification of the construction of residential buildings, the confirmation documenting that the electrical construction diary has been put on stand-by, which is created by the operator of the electrical construction diary	<input type="checkbox"/>
		– the statement of the Applicant made 15 days after the date of declaration, whereas it can start the construction activity	<input type="checkbox"/>
		– the implementation documentation in PDF/A format pursuant to Annex I to the Government Decree No 155/2016 (VI.13.) on The simple notification of the construction of residential buildings: signature sheet with list of drawings, layout, setting-out layout, street view, ground plan of different floors, cross-sectional drawings, facades, support structure drawings, system plan of the technical equipment of the building (between 01.07.2016 and 26.04.2017), system description for plumbing and electricity (from 27.04.2017), technical description, bill of quantities for designers (between 01.07.2016 and 31.12.2016), bill of quantities (from 01.01.2017)	<input type="checkbox"/>
		– declaration of the builder and the technical manager architect designer that, to their knowledge, no objection was received by the building authority in connection with the construction	<input type="checkbox"/>
		– presenting the design contract containing conditions of the compulsory site supervision, which includes the dues dates of the 6 on-site inspections of the supervisor	<input type="checkbox"/>

IV. LOAN PURPOSE SPECIFIC	Document name	Criteria regarding format and content/ other supplementary information	Attached
B. Construction/extension/ refurbishment/modernisation	Budget (for construction, modernisation, extension, refurbishment)		<input type="checkbox"/>
	Customer's declaration for construction/extension exceeding 300m ² .	After 27.04.2017, with simplified declaration, the Customer's statement drawn up in a private document of full probative value, relating to the construction/extension of a new residential building exceeding total 300 square metres, concerning that the natural person carries out the construction/extension activity in order to ensure his own housing.	<input type="checkbox"/>
	Designers statement	In the case of construction initiated before 01.01.2021, the design form used by the bank for the requirement level of nearly zero energy buildings.	<input type="checkbox"/>
C. Replacement	Certificate of the financial institution granting the loan to be replaced or bank account statement	original or authenticated	<input type="checkbox"/>
		statement for the last 6 months of the bank account used for registration and/or repayment of the loan	
	Contract for the loan to be replaced		<input type="checkbox"/>

IN CASE OF CONSTRUCTION LOAN PROVIDED FOR UNITS BUILT IN A CONDOMINIUM

General contractor agreement	With the content elements and annexes specified by the Bank.	<input type="checkbox"/>
Developer's statement	In the case of a 21-to-50-unit condominium, the number of housing units and other premises sold reached 30% of the premises to be sold.	<input type="checkbox"/>
Specimen signature from the general contractor company /sample signature countersigned by an attorney-at-law	If it is not the Bank's account-holding customer	<input type="checkbox"/>
In the case of a current account kept by a general contractor company with another bank, banking information containing banking information for a period of 24 months preceding the loan application	If it is not the Bank's account-holding customer, for a period of 24 months preceding the loan application: <ul style="list-style-type: none"> - were there any queued items; - did it meet its payment obligations in due time; - did it have any overdue debt; - is the customer's financial situation balanced; - did they encounter any difficulties in the company's solvency; - reliability of the customer. 	<input type="checkbox"/>
Report on the degree of completeness (prepared by the Bank at the time of the first site inspection)	The construction of the condominium has already begun and the building has reached a degree of completion of at least 40%	<input type="checkbox"/>
Legally binding building permit issued to the loan applicants' own name		<input type="checkbox"/>
Deed of Foundation of the Condominium	Together with the levelling drawing registered by the Land Registry	<input type="checkbox"/>

V. STATE SUBSIDISED HOUSING LOANS	Criteria regarding format and content/ other supplementary information	Attached
MKB INTEREST SUBSIDISED LOAN 2009		
The birth certificate of the child (children) (legally binding court order on the parental right of supervision)		<input type="checkbox"/>
School attendance certificate for children continuing their studies and medical certificate for disadvantaged dependent children		<input type="checkbox"/>
Written declaration on sharing a household if this cannot be verified from one's personal identity card or official address card		<input type="checkbox"/>
To certify the right of stay over 3 months: registration certificate, valid temporary or permanent residence card specified in Act I of 2007		<input type="checkbox"/>
To certify the immigrant status: immigration permit		<input type="checkbox"/>
To certify settled status: settlement permit, temporary settlement permit, national settlement permit, EC settlement permit		<input type="checkbox"/>
To certify refugee status: the personal identification document certifying it		<input type="checkbox"/>
To certify protected status: the personal identification document certifying it		<input type="checkbox"/>
To certify stateless status: decision on the recognition as stateless or official certificate certifying the legal status		<input type="checkbox"/>
Documents relating to a real property sold during the period of five years before the application for subsidy: – sale and purchase agreement – certificate issued by a local government and/or employer on a repaid loan – certificate issued by a credit institution on a repaid loan – invoice issued by a real estate agent – NAV certificate + personal income tax declaration – certificates of payment		<input type="checkbox"/>
Agreement on shared use in case of an undivided common property that consists of several flats if the extent of acquisition of ownership with regard to the subsidised flat cannot be verified from the ownership certificate	Drawn up in a public deed or in a private deed countersigned by an attorney.	<input type="checkbox"/>

V. STATE SUBSIDISED HOUSING LOANS	Criteria regarding format and content/ other supplementary information	Attached
MKB NEW HOME INTEREST SUBSIDISED HOUSING LOAN		
Agreement on shared use in case of an undivided common property that consists of several flats if the extent of acquisition of ownership with regard to the subsidised flat cannot be verified from the ownership certificate	Drawn up in a public deed or in a private deed countersigned by an attorney.	<input type="checkbox"/>
Official address card of the child(ren)		<input type="checkbox"/>
The child's birth certificate, tax card and document containing his/her personal identification number		<input type="checkbox"/>
Resolution of the guardianship authority in case of an interest subsidy applied for in relation to an adopted child		<input type="checkbox"/>
Legally binding court order on the parental right of supervision in case of an interest subsidy applied for in relation to the minor child of divorced parents		<input type="checkbox"/>
Certificate issued by a medical expert institute when someone is classified as a disadvantaged person		<input type="checkbox"/>
To certify the right of stay over 3 months: registration certificate, valid temporary or permanent residence card specified in Act I of 2007		<input type="checkbox"/>
To certify the immigrant status: immigration permit		<input type="checkbox"/>
To certify settled status: settlement permit, temporary settlement permit, national settlement permit, EC settlement permit		<input type="checkbox"/>
To certify refugee status: the personal identification document certifying it		<input type="checkbox"/>
To certify protected status: the personal identification document certifying it		<input type="checkbox"/>
To certify stateless status: decision on the recognition as stateless or official certificate certifying the status		<input type="checkbox"/>
Final decision establishing the nursing fee		<input type="checkbox"/>
A joint tax clearance certificate, not older than 30 days, issued on the basis of tax identification number, stating that the applicants do not have any public debt registered by the state tax and customs authority	If you are not included in the database of taxpayers not having any public debt.	<input type="checkbox"/>

V. STATE SUBSIDISED HOUSING LOANS	Criteria regarding format and content/ other supplementary information	Attached
Legally binding occupancy permit or an official certificate proving acknowledgement of occupancy or an official certificate on the construction of the building requiring simple notification	For loan purpose of purchase of a new flat	<input type="checkbox"/>
The relevant marriage/partnership certificate proving marriage or registered cohabiting partnership		<input type="checkbox"/>
Certification of completed 24 weeks of pregnancy in the case of foetus or twin foetuses	Certification of pregnancy issued by an obstetrician/ gynaecologist no more than 8 days ago.	<input type="checkbox"/>
Certification of social insurance with an official document issued within the previous 30 days — at least by one party in the case of spouses and cohabiting partners	<ul style="list-style-type: none"> – certificate of compliance with the provisions of Act CXXII of 2019 on Eligibility for and Funding of Social Security Benefits with a statement issued by the competent government office acting on behalf of the health insurance fund; – If, based on income earning activities, the applicant fell within the scope of the social security system of a different state, then a certificate of that status with a statement issued by the competent foreign authority and its authentic Hungarian translation; – when the loan purpose is upgrading and the applicant is eligible for old age or widow pension under own rights: the eligibility for old age or widow pension on own right must be certified with the decision granting the pension (if the applicant receives a nursing fee pursuant to a final decision of a capital and county government office granting the nursing fee, the eligibility must be certified with the final decision granting the nursing fee). 	<input type="checkbox"/>

V. STATE SUBSIDISED HOUSING LOANS	Criteria regarding format and content / other supplementary	Attached	Declaration
MKB NEW HOME BUILDING LOAN			
Agreement on shared use in case of an undivided common property that consists of several flats if the extent of acquisition of ownership with regard to the subsidised flat cannot be verified from the ownership certificate	Drawn up in a public deed or in a private deed counter-signed by an attorney.	<input type="checkbox"/>	
Document containing the tax identification code, temporary tax certificate or official certificate of the tax code of the applicants		<input type="checkbox"/>	
Official address card certifying the address and personal ID of the child(ren)		<input type="checkbox"/>	
Tax card, temporary tax certificate or official certificate of the tax code of the child(ren) (in case of declaration no attachment is required)		<input type="checkbox"/>	<input type="checkbox"/>
The birth certificate of the child (in case of declaration no attachment is required)		<input type="checkbox"/>	<input type="checkbox"/>
Resolution of the guardianship authority in case of an interest subsidy applied for in relation to an adopted child (in case of declaration no attachment is required)		<input type="checkbox"/>	<input type="checkbox"/>
Legally binding court order on the parental right of supervision in case of an interest subsidy applied for in relation to the minor child of divorced parents (in case of declaration no attachment is required)		<input type="checkbox"/>	<input type="checkbox"/>
Legally binding court order, an authentic instrument on the parental right of supervision in case of former life partners, or an official address card (in case of declaration no attachment is required)		<input type="checkbox"/>	<input type="checkbox"/>
Certificate issued by a medical expert institute when someone is classified as a disadvantaged person (in case of declaration no attachment is required)		<input type="checkbox"/>	<input type="checkbox"/>
To certify the right of stay over 3 months: registration certificate valid temporary or permanent residence card specified in the applicable law		<input type="checkbox"/>	
To certify the immigrant status: immigration permit		<input type="checkbox"/>	
To certify settled status: settlement permit, temporary settlement permit, national settlement permit, EC settlement permit		<input type="checkbox"/>	
To certify homeless status: decision on the recognition of the homeless person or administrative certificate certifying the status		<input type="checkbox"/>	
Final decision establishing the nursing fee		<input type="checkbox"/>	
Final decision establishing the nursing fee of the child in a children's home			
A joint tax clearance certificate, not older than 30 days, issued on the basis of tax identification number, stating that the applicants do not have any public debt registered by the state tax and customs authority ¹	If the party is not included in the database of taxpayers not having any public debt.	<input type="checkbox"/>	

V. STATE SUBSIDISED HOUSING LOANS	Criteria regarding format and content / other supplementary	Attached	Declaration
Legally binding occupancy permit or an official certificate proving acknowledgement of occupancy or an official certificate on the construction of the building requiring simple notification	For loan purpose of purchase of a new flat	<input type="checkbox"/>	
Marriage certificate (not required in case of declaration)		<input type="checkbox"/>	<input type="checkbox"/>
Official certificate of no criminal record (in case of declaration no attachment is required)		<input type="checkbox"/>	<input type="checkbox"/>
Certification of completed 12 weeks of pregnancy in the case of foetus or twin foetuses in the form of a pre-natal care book or a certificate of pregnancy and its start issued by the treating doctor		<input type="checkbox"/>	
Declaration of consent of children of major age (for the transfer of personal data and conducting checks)		<input type="checkbox"/>	
Resolution of the guardianship authority in the case of children under guardianship (in case of declaration no attachment is required)		<input type="checkbox"/>	<input type="checkbox"/>
Certification of social insurance with an official document issued within the previous 30 days at least by one party in the case of married couples and life companions ¹	<p>Certificate of compliance with the provisions of Act CXXII of 2019 on Eligibility for and Funding of Social Security Benefits with a statement issued by the competent government office acting on behalf of the health insurance fund,</p> <ul style="list-style-type: none"> - certificate of studies in any daytime course of a secondary educational or training institution with a certificate issued by the secondary institution or a certificate of GCSE and an authentic copy prepared by the educational institution issuing it, (if the applicant submits a declaration on student status, it is not required), - certificate of studies in any daytime course at a higher education institution with a certificate issued by the higher education (if the applicant submits a declaration on student status, it is not required), - if, based on income earning activities, the applicant fell within the scope of the social security system of a different state, or international organisation established with an international treaty, then a certificate of that status with a statement issued by the competent foreign authority or international organisation and its authentic Hungarian translation, (if the applicant or, in the case of co-applicants, one of the applicants receives a home care or nursing allowance for children based on the final resolution of the Budapest or a county government in that regard, the social insurance coverage status does not need to be certified.) 	<input type="checkbox"/>	<input type="checkbox"/>

¹ Pursuant to Government Decree No 16/2016 (10 February) the Applicant must certify complying with the requirements for an insured status pursuant to Section 30 when the loan is intended to be used based on two children and pursuant to Section 31 when the loan is intended to be used based on three or more children. In the case of a loan intended to be used pursuant to Government Decree No 17/2016 (10 February) the Applicant must certify complying with the requirements for an insured status pursuant to Section 14(1) c) and paragraph (10) of the decree.

V. STATE SUBSIDISED HOUSING LOANS	Criteria regarding format and content / other supplementary	Attached	Declaration
<p>In the case of construction: legally effective or final construction permit</p>	<p>The legally effective or final construction permit and the approved construction permit planning documents of the property or, in the case of construction requiring simple notification, the following documents must be submitted: the confirmation issued by the keeper of the electronic construction log and deposited pursuant to Section (2) of Government Decree 155/2016 (13 May) on the simple notification of residential building construction and the construction documentation containing the work parts broken down at least according to Annex 1 of Government Decree 155/2016 (13 June), uploaded into the electronic construction log as an annex to the simple notification, and the statement of the Applicant made 15 days after the date of declaration, whereas it can start the construction activity and the documents submitted to the Bank are consistent with the documents uploaded into the electronic construction log</p>	<input type="checkbox"/>	
<p>In the case of construction: the budget</p>	<p>A budget of the planned works, which may also be prepared by the customer (based on which the work to be completed may be reviewed and the projected cost and duration of construction may also be established)</p>	<input type="checkbox"/>	
<p>In the case of construction: the agreement on use or the foundation charter of the condominium or a building society agreement</p>	<p>When the construction land is owned not only by the subsidised individual(s) but also by other parties, the following information must be submitted: an agreement on use or the foundation charter of condominium in the form of an authentic instrument or countersigned by a lawyer certifying that after the construction only the subsidised individual(s) can obtain an ownership right to the unit built with the subsidy, or a building society agreement</p>	<input type="checkbox"/>	