

DECLARATIONS FOR MKB MORTGAGE LOAN APPLICATION

Transaction Party	Transaction Party 1	Transaction Party 2	Transaction Party 3
Name:			
Date of birth:			
I take part in the loan transaction as	<input type="checkbox"/> debtor <input type="checkbox"/> mortgagor	<input type="checkbox"/> debtor <input type="checkbox"/> mortgagor	<input type="checkbox"/> debtor <input type="checkbox"/> mortgagor
	Transaction Party 4	Transaction Party 5	Transaction Party 6
Name:			
Date of birth:			
I take part in the loan transaction as	<input type="checkbox"/> debtor <input type="checkbox"/> mortgagor	<input type="checkbox"/> debtor <input type="checkbox"/> mortgagor	<input type="checkbox"/> debtor <input type="checkbox"/> mortgagor

Requested product(s): _____

Requested loan amount(s): _____

This form is a compulsory annex to the *Application for MKB Mortgage Loan* form. The customer's loan application is only valid together with the completed *Declarations relating to application for MKB mortgage loan* form, signed by all the deal participants, witnessed and dated. If a customer does not give his/her consent to such a declaration that is relevant to the risk assessment of the application relating to these declarations of his/her, or if his/her refusal to give his/her consent does not allow data management that is needed for processing, MKB Bank Nyrt. (hereinafter referred to as the Bank) has the right to refuse to accept the application or else turn down the application in the course of decision-making.

Declaration No. 1. – The customer's specific personal declarations regarding the mortgage loan¹

By signing this document I shall declare under penalty of perjury and certify that:

the loan application contains the data necessary for the evaluation of my financial situation and the conclusion of the loan and mortgage agreement,

I have no tax, customs, pension, health insurance, municipal tax, tax, or other public debt that is levied, declared or not paid; as far as I am aware, no enforcement action or other claim is pending against my property and is not expected in the near future.

I am not subject to any guardianship partly or fully limiting my capacity of action,

I am not a member of the Board of Directors or the Supervisory Board, Chief Executive Officer, Deputy Chief Executive Officer or auditor of the Bank or a close relative thereof²,

I am not a member of the management body, auditor of an enterprise having close relationship with the Bank³ or a close relative thereof.

I shall take note that the acceptance of the loan application does not oblige the Bank to extend any financing.

I shall authorize the Bank to debit the amount of the Application Fee to my HUF bank account designated for the purpose of the administration of the loan. (This declaration applies exclusively to the debtor who is the holder of the MKB account designated for the purpose of the administration of the loan.)

Transact. Party 1	Deal number 2	Deal number 3	Deal number 4	Deal number 5	Deal number 6
<input type="checkbox"/> yes	<input type="checkbox"/> yes	<input type="checkbox"/> yes	<input type="checkbox"/> yes	<input type="checkbox"/> yes	<input type="checkbox"/> yes
<input type="checkbox"/> no	<input type="checkbox"/> no	<input type="checkbox"/> no	<input type="checkbox"/> no	<input type="checkbox"/> no	<input type="checkbox"/> no

Declaration No. 2. – Data supply and data processing declarations

I am aware of the fact that in the context of any agreement that I enter into with the Bank, all facts, information, solutions or data regarding my person, my personal details, financial situation, business or investment activities, financial operations, my shareholding and business relations, the balance and turnover on my bank accounts kept with the Bank, and my agreements concluded with the Bank as may be available about me to the Bank constitute bank secret pursuant to Sections 160 - 166. of Act CCXXXVII. of 2013 on Credit Institutions and Financial Enterprises (Hpt.) and personal data as defined in Regulation 2016/679/EU on the protection of natural persons with regard to the processing of personal data and on the free movement of such data (GDPR), and Act CXII. of 2011 on the Right of Information Self-Determination and the Freedom of Information (Infotv.).

I acknowledge that the Bank processes my personal data, including the documents submitted to the Bank for credit assessment, in accordance with the provisions of the Hpt., GDPR and Infotv., as detailed in the Privacy Policy. Detailed information about these details of the data processing, including the individual data processing purposes, the retention periods, and my rights and how to exercise them, are included in the Privacy Notice which I have received as part of this set of declarations.

I acknowledge that in order to conduct the credit assessment procedure and establish and maintain a contractual relationship with the Bank, the processing of my personal data by the Bank is required for the conclusion and performance of a loan agreement. Such data supply is voluntary, but inadequate or incomplete disclosure of data may prevent the assessment of the loan application and the establishment and maintenance of the legal relationship.

In order to ensure the effectiveness of the credit assessment and the conclusion of the loan agreement, being aware of my legal responsibility:

- a) I declare that on the basis of the application for a mortgage loan from MKB, in the course of my legal relationship with the Bank, I will provide true and authentic information to the Bank,
- b) I undertake to notify the Bank immediately of any changes in my details,
- c) I agree that, based on the data provided by me by to the Bank, the Bank shall evaluate my personal characteristics only by automated data processing using a computer tool,

¹ Those elements of the package of declarations that are not relevant to the customer and the requested product are to be crossed over!

² Close relative: spouses, next of kin, adopted children, stepchildren, foster children, adoptive parents, stepparents, foster parents, and siblings;

Close relationship: A situation in which two or more legal entities are linked by any of the following: (a) participation in the form of ownership, direct or by way of control, of 20% or more of the voting rights or capital of an undertaking; (b) verification; (c) the fact that both or all are permanently linked to the same third party by a control relationship.

Applicant 1

yes no (mark the appropriate answer)

Applicant 2

yes no (mark the appropriate answer)

- d) I declare that I will authorise the Bank or the Bank's representative in a private deed fully acceptable as proof that complies with the provisions of the Hpt. to verify the authenticity of the data that I supply at the authority, employer or any other natural or legal person issuing the official document, through a direct enquiry, in compliance with the effective legal regulations on data protection.
- e) I acknowledge that MKB Bank Nyrt. may enquire about the amount of my debts in credit institutions and financial institutions, the regularity of my repayments and the funds in my current account and I also simultaneously authorise the credit institution(s) and financial institution(s) keeping my account(s) to provide such data,
- f) I give my consent to the Bank to verify any personal information, documents presented, and my facial image or signature provided by me in the records kept by the Ministry of Interior, when establishing a loan agreement for financial services and, if necessary, during its existence.

I acknowledge that, in the event of a legal relationship or failure of the legal relationship for any reason the copies of documents submitted in connection with the credit application and necessary for the enforcement of claims shall remain in the Bank's archives until the enforceability of the rights and claims has expired unless, in the case of the failure to conclude the agreement, I request the return of the original documents submitted to the Bank in relation to the services payable by me to the Bank.

I acknowledge that following this loan application, during the establishment and existence of the legal relationship established with the loan agreement, and for as long as I have any debt to the Bank under the agreement:

- a) My personal data (name, address, mother's name, ID document number) as well as my facial image and signature (together: Personal Data) may be provided electronically from the records of the Ministry of Interior through GIRO GIRO Elszámolásforgalmi Zártkörűen Működő Részvénytársaság acting as the Agent of the Bank and as Data Processor (1054 Budapest, Vadász u. 31. company reg. no.: 01-01-041159, Court keeping the Company Register: Budapest-Capital Regional Court) hereinafter: GIRO Zrt. based on a written request from the Bank.
- b) The Bank transfers my data classified as banking secret under Hpt, and as personal data under the GDPR and Infotv. to GIRO Zrt. for the purpose of electronic data processing and data verification.
- c) My Personal Data are processed by GIRO Zrt. as data processor.
- d) After completing my personal identification, the Bank will continue to process my signature for the purposes set out in the Privacy Notice, as detailed therein.

I declare that I have received information from the Bank regarding my rights in relation to the processing of my Personal Data in connection with the conclusion and performance of the Loan Agreement, including the electronic transfer/transmission to and processing of my data by, GIRO Zrt. in the form of the Privacy Notice.

Transact. Party 1	Deal number 2	Deal number 3	Deal number 4	Deal number 5	Deal number 6
<input type="checkbox"/> yes	<input type="checkbox"/> yes	<input type="checkbox"/> yes	<input type="checkbox"/> yes	<input type="checkbox"/> yes	<input type="checkbox"/> yes
<input type="checkbox"/> no	<input type="checkbox"/> no	<input type="checkbox"/> no	<input type="checkbox"/> no	<input type="checkbox"/> no	<input type="checkbox"/> no

Declaration No. 3. - Telephone and electronic notification

I hereby authorise the Bank to send messages (e-mail / SMS text message) via its electronic mailing system to the e-mail address specified in the Loan Application or the phone number specified in the Loan Application without applying any encrypted code or other security protection. This declaration shall represent an authorisation for the Bank, without any restrictions regarding content, format or quantity, to send such data that is needed for the establishment or maintenance of the business relationship and for the development and fulfilment of the agreement to the electronic mail address / phone number specified above. The Bank shall not send the data and information forwarded via the electronic mailing system / in SMS text messages to the customer via any other form of data transmission in the absence of a specific written agreement in this respect, unless otherwise provided by law or the business rules of the Bank. The Bank shall not be held liable for any detriment or loss resulting from the malfunction of the electronic system \ telecommunication network or the fault of the service provider, or for any detriment to personal rights, or for the disclosure of data that constitutes secret or unauthorised access by third parties to such data, including incorrect mailing, data transmission or data loss resulting from a technical error or the malfunction of the system or from reasons that are beyond the Bank's scope of responsibility. Furthermore, I shall authorise the Bank to provide information also on the phone with regard to such data that is needed for the establishment or maintenance of the business relationship or for the development or fulfilment of the agreement following an identification process based on my personal details (name, date of birth, mother's name, address). The Bank shall not be held liable for any detriment and loss resulting from the malfunction of the telecommunication network or the fault of service provider, for any detriment to personal rights, for the disclosure of such data that constitutes secret, and for unauthorised access to data and information that constitutes secret through misuse or abuse of the customer's personal data or for any detriment to personal rights or some other detriment.

Deal number 1	Deal number 2	Deal number 3	Deal number 4	Deal number 5	Deal number 6
<input type="checkbox"/> yes	<input type="checkbox"/> yes	<input type="checkbox"/> yes	<input type="checkbox"/> yes	<input type="checkbox"/> yes	<input type="checkbox"/> yes
<input type="checkbox"/> no	<input type="checkbox"/> no	<input type="checkbox"/> no	<input type="checkbox"/> no	<input type="checkbox"/> no	<input type="checkbox"/> no

(To be completed exclusively for such deal participants that function as debtors in the loan deal!)

Declaration No. 4. - Risk disclosure declaration

Taking out a facility denominated in HUF means knowingly undertaking the risks associated with the unpredictability of interest rates, for the entire term, or if applicable, part of the term, of the loan. In view of this, let us call your attention to the following risks, persisting as a consequence of market circumstances, in relation to the loan agreement that our Customers intend to conclude:

- When it comes to credit facilities linked to a variable interest rate, it represents a risk during the term of a HUF-based loan that money market rates that govern the loan might change. A negative change in the interest rates might increase the instalment amounts.

In addition to the instalment change that is negative from the perspective of the customer, there is a further risk coming from a potential negative change in the household income of customers that bear the payment commitment, which change may be triggered by the following factors:

- loss of one's job and income (followed by steady unemployment),
- decreasing profitability of one's own business during an unfavourable economic cycle,
- sudden devaluation of assets or other savings (e.g. stocks, immovable property),
- the anticipated yield on investments, savings cannot be realized,
- consumer price increase in excess of the consumption income level,
- incurring unexpected costs or such costs that were not taken into account when the loan was borrowed (e.g. refurbishment of one's home),
- long-term sickness or death of the income earner,
- cancellation of benefits in kind (e.g. car), which might be coupled with the fact that one loses one's job.

I have taken note of the content of the above risk revealing declaration and I initiate the assessment of my loan application submitted and the conclusion of the loan agreement while being aware of the content thereof and by responsibly taking into consideration the potential risks induced by the market.

Deal number 1	Deal number 2	Deal number 3	Deal number 4	Deal number 5	Deal number 6
<input type="checkbox"/> yes	<input type="checkbox"/> yes	<input type="checkbox"/> yes	<input type="checkbox"/> yes	<input type="checkbox"/> yes	<input type="checkbox"/> yes
<input type="checkbox"/> no	<input type="checkbox"/> no	<input type="checkbox"/> no	<input type="checkbox"/> no	<input type="checkbox"/> no	<input type="checkbox"/> no

Declaration No. 5. - Declaration on the provision of information to customers pursuant to Act CLXII of 2009 on consumer loans and Decree of the Minister of National Economy NGM 56/2014 (31 December) on certain information rules concerning consumer loans

I / we shall declare that I / we received the following information from the Bank in relation to the loan application that I intend to submit on the date specified hereunder:

- Information on the key features of the product(s) offered by the Bank based on the purpose of the loan and loan amount that I have specified.
- In order to achieve the purpose of the loan that I have specified, in addition to general information on loans, I have also received information about alternative products based on my specific individual circumstances. On the impact of the borrowing on my financial situation.
- On the consequences of the failure to make a payment, including especially default interest, termination of the loan or enforcement of the collaterals
- I have received comparative information about the loan products that can be requested for the stated purpose of my stated loan and I have received the table(s) which include(s) the possible amount of the loan that can be claimed, the interest type and interest rate adjustment, the APR, the repayment amounts and frequency, and the optional maturity of the loan(s).
- I have received representative examples which illustrate the burden of borrowing against my income and any changes in it, and the additional risks I have to take into account, including the interest rate risk.
- I have received information on where I can get access to the Glossary that the Bank uses with regard to loan application, loan approval and repayment.
- I have received information regarding the consequences of a potential breach of the agreement in relation to the loan extended with state suretyship / state interest rate subsidy.
- In order to ensure that a well-founded decision is made, by fulfilling its obligations defined in Section 10. of Act CXXII. of 2011. on the Central Credit Information System (KHR), the Bank has informed me of the data retrieved from the KHR and explained to me the conclusions that can be drawn from this data with regard to my creditworthiness, and warned me of the risks of borrowing.
- I have received information on the main requirements of the MNB Decree 32/2014 (10 September) on the regulation of income proportionate repayment and coverage ratios, including especially the repayment to income indicator, the method of certification of the monthly net income, the method of monthly debt service calculation and the requirement relating to the value of exposure.
- I have received information on the competence of Magyar Nemzeti Bank as consumer protection authority and the role of the Financial Arbitration Board in the out-of-court settlement of any legal dispute of financial consumers pursuant to the provisions of the Act on Magyar Nemzeti Bank

Furthermore, my attention has been called to the fact that

- I have to act responsibly, make a responsible decision when concluding a loan agreement and only sign a thoroughly read and understood loan agreement for this purpose;
- deterioration of my financial capacity, in particular a diminution of my regular income or the occurrence of extraordinary expenses, does not exempt me from fulfilling the obligations under my loan agreement;
- in case of payment difficulties, I should inform the Bank as soon as possible so that a common solution can be sought to prevent the termination of the loan agreement;
- in case of an overdue debt, the default interest specified in the agreement will be charged;
- in the event of non-contractual performance, the Bank may terminate the loan agreement with immediate effect thereby forcing to mature the entire debt and the payment thereof, and the Bank shall be entitled to enforce the collateral in the event of default in payment;
- I am also responsible for bearing the costs of enforcing debts arising out of a loan agreement terminated by the Bank and, if the collateral is insufficient to settle the debt, enforcement can be effected on my income or other assets;
- The Consumer Protection website of the National Bank of Hungary (MNB) contains product descriptions that help you make a decision and comparison applications (loan calculator, household budget calculator) to help you make a credit decision (links *);
- if I opt for life insurance not integrated into the product, I am free to choose the insurance company that best suits me;
- the parties involved in the conclusion of the loan agreement may not participate in debt purchases or foreclosures that may be potentially initiated by the Bank at a later stage as buyers.
- the conditions and pricing information serve as a reference, and the Bank will define concrete terms and conditions (interest rate) following a positive decision on the loan application.

In the course of the information supply I collected/requested the following documents to be sent to the e-mail address provided by me during the application process:

- General information on mortgage loans
- Personalised Information
- Text and product comparison tables
- Customer Information Sheet concerning the product selected
- MNB KHR information
- KHR statement
- KHR query result
- A table showing the extents of the Annual Percentage Ratio (APR) with regard to retail loan products
- Representative examples
- Customer group declaration for natural persons
- Retail mortgage loans - List of Terms and Conditions
- Retail general and special provisions – List of Terms and Conditions
- Business Rules of Bank Account Management, Deposit Collection and Related Services
- Business Rules on Credit Operations
- Application concerning the selected product
- Information published by the Magyar Nemzeti Bank on the risks of over-indebtedness
- General Privacy Notice

In the course of the information supply, I did not request the presentation/supply electronically of any document other than those indicated above to be handed over/sent to me, considering that in the course of former information supply the Bank made available all documents to me and, prior to the issue of this declaration, informed me that no change was made in the previously supplied documents and that they still contained effective regulations and terms and conditions.

I declare that I supplied the e-mail address indicated during the application process to the Bank in order to send me the information documents listed in this declaration electronically within the framework of customer information.

I hereby declare that I received the concise information referred to in Section 5 of Act CLXII of 2009 on consumer loans and in the Decree of the Minister of National Economy NGM 56/2014 (31 December) on certain information rules concerning consumer loans in a manner transparent and understandable to me and based on that I can assess whether the loan intended to be taken by me complies with my needs and financial capacity.

links to the information*

<http://www.mnb.hu>

<http://www.mnb.hu/felugyelet>

<https://www.mnb.hu/letoltes/16-hitelvalaszto-1.pdf>

<https://www.mnb.hu/fogyasztovedelem/hitel-lizing>
<http://www.mnb.hu/letoltes/20-9-1-fogyasztasi-hitelkrol-1.pdf>
<http://www.mnb.hu/fogyasztovedelem/alkalmazasok>
<http://alk.mnb.hu/fogyasztoknak/alkalmazasok/hksz>
<http://apps.mnb.hu/hitkalk/DCCInput.aspx>

Transact. Party 1	Deal number 2	Deal number 3	Deal number 4	Deal number 5	Deal number 5
<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no

Declaration No. 6. - On information regarding the Central Credit Information System

I. Declaration on Information regarding the Central Credit Information System

With reference to Section 15 (4) of Act CXXII. of 2011. on the Central Credit Information System (KHR Act), I shall declare that MKB as reference data supplier (hereinafter referred to as Reference Data Provider)

- a) has fulfilled its obligation to provide written information with respect to all my agreements that fall within the scope of the KHR Act;
- b) transferred written information on the rules that are governing KHR, the purpose of registration, the rights that I am entitled to exercise, the utilisation of the data that is managed by KHR exclusively for the purposes that are defined by law and the necessary or possible transfer of my data with the text that is enclosed to this Declaration in the course of the preparations made for the agreement and I have acknowledged the content thereof.

II. Your declarations towards BISZ Központi Hitelinformációs Zrt.

I shall make the following declarations to the financial company (BISZ Központi Hitelinformációs Zrt.) that is in charge of operating the Central Credit Information System (hereinafter referred to as KHR) via the Reference Data Provider

1. Statement on the transfer of reference data to another reference data provider

Pursuant to Section 5 (3) of the KHR Act I declare that the following reference data transmitted to the KHR by the Reference Data Provider and processed by the KHR:

- a) personal data: name; birth name; date of birth; place; mother's birth name, ID card (passport) number; address; mailing address; electronic mailing address;
- b) details of the contract covered by the data supply: type and ID of the contract (contract number); the date of conclusion, expiry or termination of the contract; customer rating (debtor, co-debtor); the amount of the contract; the amount and currency of the repayment under the agreement; the manner and frequency of repayment; fact and time of early repayment; the amount prepaid; amount and currency of outstanding principal;

may be transferred to another reference data provider with my consent:

Transact. Party 1	Deal number 2	Deal number 3	Deal number 4	Deal number 5	Deal number 5
<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no

I shall acknowledge that if I do not consent to the import of my reference data listed above from KHR, then KHR will contain the customer identification data and contract identification data listed above, and the date of the statement in which I refuse to give my consent (place and date), the identification data of the reference data provider and the remarks referring to the refusal to give consent.

I shall acknowledge that this Statement applies to all of my contracts that form the subject of data supply. Should I change this Statement of mine in writing with respect to these agreements at a later stage, should I give or withdraw my consent, then to all my agreements that form the subject of data service, the written statement that was issued later in time will be governing.

I shall acknowledge that the reference data provider's data transfer obligation also applies if there is a change in the already transferred reference data. **2. Statement on the consent given to data processing in KHR after the contractual relationship has been terminated**

Based on Section 9 (2) of the KHR Act, I request

Deal number 1	Deal number 2	Deal number 3	Deal number 4	Deal number 5	Deal number 5
<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no

that in relation to my agreements forming the subject of data supply that are kept by the Reference Data Provider, the financial company that is in charge of operating KHR should process my reference data that has been transferred to KHR based on Section 5 (2) of the KHR Act after the conclusion of the agreement for not longer than 5 years following the termination of the contractual relationship.

I shall acknowledge that if I give my consent, then I may withdraw my consent to data processing following the termination of the contractual relationship, which is initiated simultaneously with the signing of this Statement, through the Reference Data Provider as long as the contractual relationship exists, whilst after it has been terminated, I may do the same directly at the financial company that is in charge of managing KHR in writing at any time.

Annex: Information provided by the National Bank of Hungary

Declaration No. 7. – In case of an external sales partnership

I declare to the Bank that I am aware of the fact that the intermediary who identifies himself/herself with his/her personal identity documents and a sales certificate issued by the Bank under the name of _____ (performance assistant) and code of □□□□□□ / □□□□□□ (hereinafter referred to as the Intermediary) is a sales agent of the Bank.

With this irrevocable declaration of mine as per Section 161 (1) a) of the Hpt., I shall grant an exemption to the Bank from the obligation of confidentiality with respect to any bank and business secret and my personal details, and consent that the Bank may disclose these in a written format to the Intermediary who is involved in the intermediation. This exemption applies exclusively to the following data and period of time in relation to the verification of accounting settlement between the Intermediary and the Bank:

- the text and fact of agreements concluded under the intermediation of the Intermediary between the Bank and myself,
- the scope, number and extent of financial products and services used based on these agreements,
- the balance and turnover on all the accounts that have been opened based on these agreements.

This exemption regarding the above data is valid for a period of 12 months calculated from the date of the conclusion of the agreement, noting that data transfer may also take place after the end of this period of 12 months due to the nature relating to accounting settlement. The intermediary is entitled to use any secret that he/she may learn and my personal data solely for the above purpose in accordance with his/her declaration that forms part of his/her intermediary agreement concluded with the Bank and also through the power of the law.

Deal number 1	Deal number 2	Deal number 3	Deal number 4	Deal number 5	Deal number 5
<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no

Declaration No. 8. - Customer group declaration

I the undersigned private individual, having/establishing a borrowing legal relationship with MKB Bank Zrt. (1056 Budapest, Váci utca 38., place and number of company registration: Court of Registration of the Metropolitan Court, Cg. 01-10-040952, KSH number: 10011922-6419-114-01, hereinafter referred to as Bank), as a borrower, hereby issue the following declaration pursuant to the provisions of Part IV of the REGULATION OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL NO. 575/2013/EU (26 June 2013) (hereinafter referred to as CRR) relating to large exposures.

I. Investments, participations that result in a controlling relationship (according to point 1.39.(a) of Article 4. of CRR)

1. I declare that there is a (beneficial) ownership interest between myself and the following contractor:

.....(registration number)	.....(registration number)
.....(name)	.....(name)
.....(address)	.....(address)
.....(ownership ratio, if it exceeds 50%)	.....(ownership ratio, if it exceeds 50%)

2. I shall declare that there is an (ultimate) majority ownership interest between myself and the following contractor directly as well as indirectly:

.....(registration number)	.....(registration number)	.....(registration number)
.....(name)	.....(name)	.....(name)
.....(address)	.....(address)	.....(address)

3 I declare that I exercise dominant influence over the following contractor (first level owner):

.....(registration number)	.....(registration number)	.....(registration number)
.....(name)	.....(name)	.....(name)
.....(address)	.....(address)	.....(address)

II. Customer relations that do not result in any controlling relationship (according to point 1.39.(a) of Article 4. of CRR)

If financial difficulties, in particular funding or repayment difficulties emerge at the following business or private entity, I am also likely to encounter funding or repayment difficulties myself.

.....
(registration number or tax number for natural person)	(registration number or tax number for natural person)	(registration number or tax number for natural person)
.....(name)	.....(name)	.....(name)
.....(address)	.....(address)	.....(address)
.....
(type of customer relationship)	(type of customer relationship)	(type of customer relationship)

- I undertake that in case any kind of change occurs as compared to the content of this declaration before the expiry date of all my existing credit relationships with the Bank, I will report such a change to the Bank in writing within 3 working days counted from the date when the change occurs.
- I assume full liability and compensation for the content of the above declaration of mine, including any fine imposed on the Bank by the Magyar Nemzeti Bank for any delay in data service, or for providing incomplete or untrue data, and undertake to provide full compensation to the Bank for any detriment caused to it by a potential delay in data service, or for providing incomplete or misleading data.
- By signing this declaration, I shall give my consent that the Bank may forward certain data on me to a foreign financial institution based on Section 164 (h) of the Hpt., provided that the conditions of data management, which satisfy the requirements set by Hungarian laws and regulations, are met by the foreign financial institution with regard to each and every piece of data, and the state as per the registered office of the foreign financial institution has such data protection laws and regulations that satisfy the requirements set by Hungarian laws and regulations.

Deal number 1	Deal number 2	Deal number 3	Deal number 4	Deal number 5	Deal number 6
<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no

Declaration No. 9/a.- in case of MKB New Home Housing Loan with Interest Rate Subsidy¹

By signing this document, I (we) shall declare and certify with my (our) signature(s) under penalty of perjury and certify that

- as a subsidized person/debtor I (we) have not been granted any home-creating interest rate subsidy before;
- as subsidized persons/debtors we live in the same household; the beginning date of living in the same household²: _____ day _____ month _____ year

In case of purchase or construction:

- after the purpose of the loan has been achieved until at least the maturity date of the interest rate subsidy period I shall establish a home in the property in relation to which the interest rate subsidy is granted and shall certify this by presenting to the Bank my domicile registration card within 1 year following the achievement of the purpose of the loan
- during the period of interest rate subsidy, there is no beneficial interest or right of use encumbered on the property in relation to which the interest rate subsidy is granted
- I hold at least 50 percent ownership share in the property constructed or purchased with the help of the home-creating interest rate subsidy after the purpose of the loan is achieved, which I shall report to the Bank within not more than 30 days following the registration of my ownership title in the Land Registry.

¹ To be completed exclusively for such deal participants that function as debtors in the loan deal!
² It must be completed only for life companions

Specifically when a NEWLY BUILT property is purchased or constructed:

- my (our) biological and adopted child (children) who are taken into consideration when the extent of the interest rate subsidy is determined live(s) in the same household as me (us), and he/she (they) is (are) dependent on me (us) and he/she (they) will move into the new property constructed or purchased with the help of the interest rate subsidy together with me (us);
- I undertake to provide proof of the payment of the full purchase price, and at least 70% of the construction cost defined in the budget accepted by the Bank in case of construction. If the loan amount applied for is higher than this, then I shall certify the entire loan amount with an invoice, simplified invoice issued on the sale of such products or the provision of such services that are subject to taxation and fall within the scope of the law on value added tax (hereinafter jointly referred to as the invoice). (If dismantled building materials are also used in the construction, you may deduct up to maximum 20% of the construction cost to be certified from the obligation to present an invoice. The value of dismantled building materials used needs to be certified by the responsible technical manager of the construction project. If you continue the construction of a property that has been purchased at an official auction and that does not have an occupancy permit or an official certificate on acknowledgement of occupancy, you may deduct the purchase price defined in the auction protocol from the obligation to present an invoice. In case of in-kind contribution that is needed for the construction through a public tender invited by a public-benefit organisation or a local municipality, you may deduct up to maximum the value certified by the party providing the subsidy from the obligation to present an invoice);
- in the case of purchasing a home that does not yet have an occupancy permit or an administrative certificate stating the acknowledgement of occupancy, I undertake to present the occupancy permit for the home or recognition of occupancy of the home or the administrative certificate stating the completion of construction by the date of disbursement of the last loan portion, but no later than by the end of the first 5 years from the disbursement of the loan

The children dependent on us who are to be taken into consideration from the point of view of the interest rate subsidy¹:

Child's name	Personal identification number	Tax identification number

In case of purchase:

- if the seller is a private entity: the seller is not a relative of mine as defined in the Civil Code ² (not including such a case when with the termination of tenancy in common, not including the termination of tenancy in common between spouses or life companions in the course of their marriage or domestic partnership, the subsidized entity owner acquires exclusive ownership title to the property)
- if the seller is a legal entity, unincorporated organisation or sole proprietor: I do not share any ownership with the seller;
- I undertake to pay in cash 10% of the purchase price including the price of the plot and to transfer the remaining amount to the payment account determined by the seller as defined by the law on the provision of payment services or the technical account, kept by the financing institution, that is designated for the purpose of the administration of the debt.

In case of modernisation or extension:

- the work did not yet start at the time of the submission of this application;
- I shall certify at least 70% of the purchase cost stated in the budget accepted by the Bank with an invoice, whilst if the loan amount applied for is higher than this, then I shall certify the total loan amount with an invoice (in case of in-kind contribution needed for the construction through a public tender invited by a public-benefit organisation or a local municipality, maximum the value certified by the party providing the subsidy is deductible from the obligation to present an invoice);
- the property to which the interest rate subsidy is related serves as my place of residence until at least the expiry date of the interest rate subsidy period;
- during the period of interest rate subsidy, there is no beneficial interest or right of use encumbered on the property in relation to which the interest rate subsidy is granted

¹ The table only needs to be completed when you apply for a loan for the purchase or construction of a newly built property.

² Close relative: spouses, next of kin, adopted children, stepchildren, foster children, adoptive parents, stepparents, foster parents, and siblings.

I shall consent that

- as a subsidized person/debtor, my natural personal identification data, my data regarding my nationality or statelessness, my address, my postal address, my personal identity card or passport number and my own as well as my children's tax identification number, and information concerning the interest rate subsidy may be disclosed to the County Government Office competent according to the location of the subsidised property or, in the case of subsidized real property located in the territory of Pest County or the capital, to the Budapest Government Office (hereinafter referred to as the Government Office) and the central office of the Hungarian State Treasury or the state tax authority for the purpose of verifying whether the interest rate subsidy has been used in accordance with the relevant rules and regulations or not
- the state tax authority may verify, even on the spot, inside the property, the authenticity of the accounting slips, whether the economic events described in them have indeed happened or not, and in this context, whether the home-making interest rate subsidy has been used lawfully and in accordance with the relevant rules and regulations, and it may brief the credit institution of the outcome of this verification process and if it identifies such a violation of the rules the procedure in relation to which belongs to the scope of competency of the Government Office, it notifies the Government Office ex officio;

I acknowledge that

- the Bank only accepts such an invoice the issuer of which is entered in the records of the state tax authority as a taxable person;
- if the disbursing credit institution notices that the authenticity of the accounting slips or the actual occurrence of the economic event described in the accounting slip is doubtful, it shall contact the state tax authority competent based on the place of construction in order to investigate and establish the facts;
- in case untrue and inaccurate data was provided, I shall repay the home-making interest rate subsidy that I have received in accordance with the rules of unauthorised utilisation;

As a non-subsidized person loan debtor ³

- I declare that I have not used any loan to which a home-making interest rate subsidy is linked since 6 March 2012 and I undertake that
 - I will not use any loan to which a home-creating interest rate subsidy is linked later on,
 - I am not part of a loan agreement to which a home-creating interest rate subsidy is linked as a non-subsidized person loan debtor and
 - I do and will not live in any property to which a home-making interest rate subsidy is linked,
- I shall consent that my natural personal identification data, data regarding my nationality or statelessness, my address, my postal address, my personal identity card or passport number and my tax identification number, and information concerning the interest rate subsidy may be disclosed by the Bank to the Government Office and the central office of the Hungarian State Treasury for the purpose of verifying whether the interest rate subsidy has been used in accordance with the relevant rules and regulations or not.

I shall consent that

- my natural personal identification data, my data regarding my nationality or statelessness, my address, my postal address, my personal identity card or passport number and my tax identification number may be disclosed by the Bank to the Hungarian State Treasury (hereinafter referred to as the State Treasury) for the purpose of verification in accordance with the provisions of Subsection (6) of Section 15. of the Government Decree on home-making interest rate subsidies

Deal number 1	Deal number 2	Deal number 3	Deal number 4	Deal number 5	Deal number 6
<input type="checkbox"/> yes	<input type="checkbox"/> yes	<input type="checkbox"/> yes	<input type="checkbox"/> yes	<input type="checkbox"/> yes	<input type="checkbox"/> yes
<input type="checkbox"/> no	<input type="checkbox"/> no	<input type="checkbox"/> no	<input type="checkbox"/> no	<input type="checkbox"/> no	<input type="checkbox"/> no

(To be completed exclusively for such deal participants that function as debtors in the loan deal!)

I acknowledge that

- if the disbursement of the MKB New Home Interest Subsidised Home Loan does not start within six months of the submission of my application for the MKB New Home Interest Subsidised Home Loan due to any reason attributable to me, I shall lose the right to the interest subsidy.

³ unsupported person is a borrower: a debtor of a home loan interest rate subsidy loan agreement who is a close relative of at least one of the supported persons under the Civil Code (hereinafter: Civil Code) and meets the conditions set forth in this statement

Declaration No. 9/b.- in case of MKB New Home-making**Loan**

Under penalty of perjury, I declare that I am applying for an interest subsidy on the following child(ren) living with me in the same household as (a) dependent(s)¹ and moving into the subsidised home with me:

<i>Name</i>						
<i>Place of birth</i>						
<i>Date of birth:</i>						
<i>Personal identification code</i>						
<i>Tax identification number</i>						
<i>Legal status</i>	<input type="checkbox"/> biological <input type="checkbox"/> adopted <input type="checkbox"/> under the guardianship of Transact. Party	<input type="checkbox"/> biological <input type="checkbox"/> adopted <input type="checkbox"/> Under the guardianship of Transact. Party	<input type="checkbox"/> biological <input type="checkbox"/> adopted <input type="checkbox"/> Under the guardianship of the Transact. Party	<input type="checkbox"/> biological <input type="checkbox"/> adopted <input type="checkbox"/> Under the guardianship of the Transact. Party	<input type="checkbox"/> biological <input type="checkbox"/> adopted <input type="checkbox"/> Under the guardianship of the Transact. Party	<input type="checkbox"/> biological <input type="checkbox"/> adopted <input type="checkbox"/> Under the guardianship of the Transact. Party
The child is the own/not own child of the Transaction Parties.²	<input type="checkbox"/> own <input type="checkbox"/> not own <input type="checkbox"/> Transact. Party 1 - child <input type="checkbox"/> Transact. Party 2 - child	<input type="checkbox"/> own <input type="checkbox"/> not own <input type="checkbox"/> Transact. Party 1 - child <input type="checkbox"/> Transact. Party 2 - child	<input type="checkbox"/> own <input type="checkbox"/> not own <input type="checkbox"/> Transact. Party 1 - child <input type="checkbox"/> Transact. Party 2 - child	<input type="checkbox"/> own <input type="checkbox"/> not own <input type="checkbox"/> Transact. Party 1 - child <input type="checkbox"/> Transact. Party 2 - child	<input type="checkbox"/> own <input type="checkbox"/> not own <input type="checkbox"/> Transact. Party 1 - child <input type="checkbox"/> Transact. Party 2 - child	<input type="checkbox"/> own <input type="checkbox"/> not own <input type="checkbox"/> Transact. Party 1 - child <input type="checkbox"/> Transact. Party 2 - child
<i>In the case of an adopted child or child under guardianship: - the name of the decision making authority, and - date of the decision</i>						
<i>In case of placement of a minor child: - the name of the authority/tribunal deciding on the placement of the child, and - date of the decision</i>						

Number of child(ren) to be taken into account in calculating the minimum useful floor area of the subsidised home³:

Number of at least 12-week-old foetus(es) taken into account in determining the subsidy amount:

¹An adult dependent child is a person who lives in the same household as the applicant and does not have the income necessary to run an independent household.

²To be completed for marital partners/life companions

³In the case of an application submitted under Government Decree 16/2016 (10 February), the children undertaken by the young couple who are married or in the same household as the applicant shall be taken into account for whom the interest subsidy is requested (including also those children, who have already benefited from a non-repayable housing

subsidy or loan advancing such subsidy under other housing state subsidies legislation).

In the case of an application submitted under Government Decree 17/2016 (10 February), the useful floor area of the home must be calculated by taking into account the children in the same household as the applicant and the children undertaken by the applicant, including also those children, who have already benefited from a non-repayable housing subsidy or loan advancing such subsidy under other housing state subsidies legislation.

Statements made in relation to subsidy used earlier:

Transaction Party 1

Under penalty of perjury, I declare that I am only applying for interest subsidy based on a person for whom I have not yet used an interest subsidised loan under Government Decree 16/2016 (10 February), other than a former interest subsidised loan deducted from the interest subsidised loan requested in this application or an interest subsidised loan applied for after 31 December 2011 and paid back by the date of submission of this application

I declare the above.

I hereby declare that, based on my existing or undertaken child(ren), prior to the submission of this application, an interest subsidised loan under under Government Decree 16/2016 (10 February) for the construction/purchase of a new home or under Government Decree 17/2016 (10 February) for the purchase of a used home has already

Been used by me

Characteristics of the interest-subsidised loan used:

Amount of the interest-subsidised loan:		Subsidy used in the previous marriage or with life companion; Subsidy shared with Transaction Party 2
Name of the child involved in the subsidy		
Name of the child involved in the subsidy		
Name of the child involved in the subsidy		
Name of the child involved in the subsidy		

Amount of the interest-subsidised loan:		Subsidy used in the previous marriage or with life companion; Subsidy shared with Transaction Party 2
Name of the child involved in the subsidy		
Name of the child involved in the subsidy		
Name of the child involved in the subsidy		
Name of the child involved in the subsidy		

If I used an interest subsidised loan with respect to a child undertaken with Transaction Party 2, my commitment:

Has been fulfilled has not been fulfilled Has been fulfilled in part Number of undertaken children:.....

Transaction Party 2

Under penalty of perjury, I declare that I am only applying for interest subsidy based on a person for whom I have not yet used an interest subsidised loan under Government Decree 16/2016 (10 February), other than a former interest subsidised loan deducted from the interest subsidised loan requested in this application or an interest subsidised loan applied for after 31 December 2011 and paid back by the date of submission of this application

I declare the above.

I hereby declare that, based on my existing or undertaken child(ren), prior to the submission of this application, an interest subsidised loan under under Government Decree 16/2016 (10 February) has already

Been used by me

Characteristics of the interest-subsidised loan used:

Amount of the interest-subsidised loan:		Subsidy used in the previous marriage or with life companion; Subsidy shared with Transaction Party 1
Name of the child involved in the subsidy		
Name of the child involved in the subsidy		
Name of the child involved in the subsidy		
Name of the child involved in the subsidy		

Amount of the interest-subsidised loan:		Subsidy used in the previous marriage or with life companion; Subsidy shared with Transaction Party 1
Name of the child involved in the subsidy		
Name of the child involved in the subsidy		
Name of the child involved in the subsidy		
Name of the child involved in the subsidy		

If I used an interest subsidised loan with respect to a child undertaken with Transaction Party 1, my commitment:

Has been fulfilled has not been fulfilled Has been fulfilled in part Number of undertaken children:.....

(if Transaction Party 1-2 has used it) I declare that I have applied for interest subsidy on the following child / children¹:

	Children's data	Children's data
child's name
parent of child:	<input type="checkbox"/> Child of Transaction Party 1; <input type="checkbox"/> Child of Transaction Party 2; <input type="checkbox"/> Own child	<input type="checkbox"/> Child of Transaction Party 1; <input type="checkbox"/> Child of Transaction Party 2; <input type="checkbox"/> Own child
tax ID number:
date and place of birth:
Date of loan agreement:
Disbursing credit institution:
address of the property involved in the topographic lot number of the property involved in the subsidy:

	Children's data	Children's data
child's name
parent of child:	<input type="checkbox"/> Child of Transaction Party 1; <input type="checkbox"/> Child of Transaction Party 2; <input type="checkbox"/> Own child	<input type="checkbox"/> Child of Transaction Party 1; <input type="checkbox"/> Child of Transaction Party 2; <input type="checkbox"/> Own child
tax ID number:
date and place of birth:
Date of loan agreement:
Disbursing credit institution:
address of the property involved in the topographic lot number of the property involved in the subsidy:

- I acknowledge that the amount of loans previously applied for children who are no longer dependent on me and/or are not moving in with me must also be deducted from the amount of available loan. The amount of the interest-subsidised loan applied for after 31 December 2011 and already repaid at the date of submission of this subsidy application shall not be taken into account. I further acknowledge that, if it is more favourable to me, the Bank will determine the amount of available loan instead of the calculation method set out above by ignoring the children for whom I have previously used interest rate subsidies.
- I acknowledge that an interest rate subsidy may be applied for in respect of an undertaken child if the previous commitment for having a child made with my spouse has been fulfilled.
- I acknowledge that the Bank controls the use of the previously applied interest subsidies on the basis of the data contained in the housing subsidy IT system operated by the Treasury and the TAKARNET system.

¹All interest subsidised loans previously applied for by Applicant 1 and Applicant 2 must be stated, regardless of whether the child, based on whom the loan was used, moves into the new home or qualifies as a child at the time of the current application. No data need to be provided for children who were disregarded during the establishment of the amount of the interest subsidised loan.

I declare under penalty of perjury that

A) Construction / purchase of a new home

I have not been obliged, by the county/Budapest government office or its district office, the Hungarian State Treasury or the state tax authority or a court, in an effective decision, to repay any non-repayable state subsidy for housing purposes used pursuant to Government Decree 16/2016 (10 February) or other legal regulations on housing subsidy, or a loan advancing such a subsidy within the period of 5 years prior to the submission of this application;

B) Purchase of a used home

I have not been obliged in a final and effective decision, to repay any non-repayable state subsidy for housing purposes or a loan advancing such a subsidy, used pursuant to Government Decree 17/2016 (10 February) or other legal regulations on state housing subsidy, within the period of 5 years prior to the submission of this application;

Declaration on no public debts

Transaction Party 1

If I do not appear in the Database of Taxpayers with no Public Debts kept under the Taxation Act at the time of submission of this application, I declare, under penalty of perjury, that I have no public debt owed to the State Tax Authority when this application is submitted.

- I make the above statement.
 Instead of a statement, I certify with a document.

Transaction Party 2

If I do not appear in the Database of Taxpayers with no Public Debts kept under the Taxation Act at the time of submission of this application, I declare, under penalty of perjury, that I have no public debt owed to the State Tax Authority when this application is submitted.

- I make the above statement.
 Instead of a statement, I certify with a document

Declaration on a child with altered work capacity:

I declare under penalty of perjury that I am applying for interest subsidy on the following child with altered work capacity.

Parent of child: [] child of Applicant 1; [] child of Applicant 2; [] Own child
Name of the child:
Place and date of birth of the child:
Name of the authority issuing the decision:
Date of decision:

- I make the above statement.
 Instead of a statement, I certify with a document

Declaration on Student Status:

A) Construction / purchase of a new home

Transaction Party 1

Under penalty of perjury, I declare that, at the time of the application, I am conducting full-time studies at the secondary education institution governed by the Public Education Act or at the higher education institution governed by the National Higher Education Act, as indicated below:

Name of the educational institution:
seat, training place:
Type of training: [] Secondary school [] University/college
Training:
Start of training: (Expected) end date:

- I make the above statement.
 Instead of a statement, I certify with a document.

2 children:

Under penalty of perjury, I declare that, within 180 days prior to the submission of the application, I conducted full-time studies at the secondary education institution governed by the Public Education Act or at the higher education institution governed by the National Higher Education Act, as indicated below:

Name of the educational institution:
seat, training place:
Type of training: [] Secondary school [] Higher education
Training:
Start of training:
(Expected) end date:

- I make the above statement. [] Instead of a statement, I certify with a document.

3 or more children:

Under penalty of perjury, I declare that, within 2 years prior to the submission of the application, I conducted full-time studies at the secondary education institution governed by the Public Education Act or at the higher education institution governed by the National Higher Education Act, as indicated below:

Name of the educational institution:
seat, training place:
Type of training: [] Secondary school [] University/college
Training:
Start of training:

- I make the above statement.
 Instead of a statement, I certify with a document.

Transaction Party 2

Under penalty of perjury, I declare that, at the time of the application, I am conducting full-time studies at the secondary education institution governed by the Public Education Act or at the higher education institution governed by the National Higher Education Act, as indicated below:

Name of the educational institution:
seat, training place:
Type of training: [] Secondary school [] University/college
Training:
Start of training: (Expected) end date:

- I make the above statement. [] Instead of a statement, I certify with a document.

2 children:

Under penalty of perjury, I declare that, within 180 days prior to the submission of the application, I conducted full-time studies at the secondary education institution governed by the Public Education Act or at the higher education institution governed by the National Higher Education Act, as indicated below:

Name of the educational institution:
seat, training place:
Type of training: [] Secondary school [] Higher education
Training:
Start of training:
(Expected) end date:

- I make the above statement. [] Instead of a statement, I certify with a document.

3 or more children:

Under penalty of perjury, I declare that, within 2 years prior to the submission of the application, I conducted full-time studies at the secondary education institution governed by the Public Education Act or at the higher education institution governed by the National Higher Education Act, as indicated below:

Name of the educational institution:

seat, training place:

Type of training: Secondary school University/college

Training:.....

Start of training: (Expected) end date:

- I make the above statement.
- Instead of a statement, I certify with a document.

B) Purchase of a used home

Transaction Party 1

Under penalty of perjury, I declare that, within 180 days prior to the submission of the application, I conducted full-time studies at the secondary education institution governed by the Public Education Act or at the higher education institution governed by the National Higher Education Act, as indicated below:

Name of the educational institution:

seat, training place:

Type of training: Secondary school University/college

Training:.....

Start of training: (Expected) end date:

- I make the above statement.
- Instead of a statement, I certify with a document.

Transaction Party 2

Under penalty of perjury, I declare that, within 180 days prior to the submission of the application, I conducted full-time studies at the secondary education institution governed by the Public Education Act or at the higher education institution governed by the National Higher Education Act, as indicated below:

Name of the educational institution:

seat, training place:

Type of training: Secondary school University/college

Training:.....

Start of training: (Expected) end date:

- I make the above statement.
- Instead of a statement, I certify with a document.

Declaration on existing marriage:

Transaction Party 1

I declare, under penalty of perjury, that I am married to and live with Loan Applicant 2, whose personal information is listed in the Loan Application in "Personal and Identification Data of the Applicants" section:

Place of marriage:

Married:

- I make the above statement.
- Instead of a statement, I certify with a document.

Transaction Party 2

I declare, under penalty of perjury, that I am married to Loan Applicant 1, whose personally identifiable information is listed under "Personal and Identity Details of the Loan Applicant (s) in the Loan Application":

Place of marriage:

Married:

- I make the above statement.
- Instead of a statement, I certify with a document.

- **Declaration on becoming Insured under Section 6 of the Social Security Act (at the time of the application, the applicant is covered by the social security system of another state or international organisation established under an international agreement based on his or her earning activity)**

Transaction Party 1

I undertake to become insured under Section 6 of the Social Security Act within 180 days of the conclusion of the Subsidy Contract.

Transaction Party 2

I undertake to become insured under Section 6 of the Social Security Act within 180 days of the conclusion of the Subsidy Contract.

- **Declaration on the absence of criminal liability**

A) Construction / purchase of a new home

Transaction Party 1

- Under penalty of perjury, I declare that, in the event of a subsidy requested for the construction or purchase of a new home, I shall be deemed to be a person with no criminal record under Government Decree 16/2016 (10 February).
- I consent to the processing of the personal information contained in the submitted Statement of no Criminal Record submitted by the Bank, the State Tax Authority and the competent government office (the competent county government office or, when the subsidised property is located in the territory of Pest County or the capital, the Budapest Government Office, hereinafter: Government Office) for the purpose of determining eligibility for the subsidy and verifying the lawfulness of the use.

- I make the above statement. Instead of a statement, I certify with a document.

Transaction Party 2

- Under penalty of perjury, I declare that, in the event of a subsidy requested for the construction or purchase of a new home, I shall be deemed to be a person with no criminal record under Government Decree 16/2016 (10 February).
- I consent to the processing of the personal information contained in the submitted Statement of no Criminal Record submitted by the Bank, the State Tax Authority and the government office for the purpose of determining eligibility for the subsidy and verifying the lawfulness of the use.

- I make the above statement. Instead of a statement, I certify with a document.

B) Purchase of a used home

Transaction Party 1

- Under penalty of perjury, I declare that, in the event of a subsidy requested for the construction or purchase of a used home, I shall be deemed to be a person with no criminal record under Government Decree 17/2016 (10 February).
- I consent to the processing of the personal information contained in the submitted Statement of no Criminal Record submitted by the Bank and the competent government office (the competent county government office or, when the subsidised property is located in the territory of Pest County or the capital, the Budapest Government Office, hereinafter: Government Office) for the purpose of determining eligibility for the subsidy and verifying the lawfulness of the use.

- I make the above statement. Instead of a statement, I certify with a document.

Transaction Party 2

- Under penalty of perjury, I declare that, in the event of a subsidy requested for the construction or purchase of a used home, I shall be deemed to be a person with no criminal record under Government Decree 17/2016 (10 February).
- I consent to the processing of the personal information contained in the submitted Statement of no Criminal Record submitted by the Bank and the government office for the purpose of determining eligibility for the subsidy.

I make the above statement. Instead of a statement, I certify with a document.

Purchase of a new home

- Being aware of my liability under the Criminal Code, I hereby declare that the seller is not one of my close relatives¹ or life companion and I have no ownership relationship with the seller economic organisation;

Purchase of a used home

- Being aware of my liability under the Criminal Code, I hereby declare (when a home is purchased) that the seller is not one of my close relatives² or life companion and I do not own anything in the seller economic organisation;

I declare that

- I am aware of the provisions of the legal regulations on interest subsidy, effective at the time of submission of the application;
- I am not subject to any guardianship fully excluding or limiting my capacity of action;
- the children for whom I apply for the subsidy share the same household with me and will move to the home involved in the subsidy with me;

▪ Purchase of a new home

- at the latest until the disbursement of the loan, I shall present to the Bank the invoices for the supply of goods and services issued for the purchase price, also including the land price, stated in the sale and purchase agreement, falling within the scope of the Act on Value Added Tax, (hereinafter jointly invoice);
- I shall pay the purchase price also including the land price or, in the case of an exchange of homes, the purchase price difference into the payment account defined in the Act on the supply of payment services and specified by the seller or into a technical account registering the debt from a loan, kept by a financial institution (if an agreement was made with the seller for the payment of an advance or down-payment I can pay in cash no more than 10% of the purchase price also including the land price or, in the case of an exchange of homes, of the purchase price difference);
- in the case of home construction, "I do not own anything in the business organisation carrying out the construction activity, and the owner of the business organisation is not a close relative or partner of mine".
- in the case of home construction, I undertake

- to present invoices covering at least 70% of the investment cost stated in the budget approved by the Bank, issued to my name in accordance with the particular degree of completion prior to the pro rata disbursement reflecting the degree of completion³;
- I shall present the effective occupancy permit, the recognition of occupancy or the administrative certificate certifying the completion of the building no later than by the disbursement of the last portion of the subsidy;

▪ purchase of a used home

- I undertake to pay in cash 10% of the purchase price difference in the case of an exchange of homes and to transfer the remaining amount to the payment account determined by the seller as defined by the law on the provision of payment services or the technical account, kept by the financing institution, that is designated for the purpose of the administration of the debt,
- I shall establish a domicile together with the child eligible for the subsidy (in the case of homeless persons: accommodation) in the property built or purchased from the loan for 10 years from the disbursement or disbursement of the last portion of the loan and shall certify that to the Bank by presenting the official address card (certificate granting the right to stay) within 30 days from the achievement of the loan objective;
- if I applied for advanced family home building subsidy in order to apply for the loan, I shall produce the child/children as agreed;
- by signing this document, I shall declare under penalty of perjury that
 - I share the same household with my co-applicant;
 - start date of sharing the household: ____ day ____ month ____ year;
- by signing this document, I declare, as a spouse, under penalty of perjury that
 - I share the same household with my co-applicant.

I consent that

¹ Close relative: spouses, next of kin, adopted children, stepchildren, foster children, adoptive parents, stepparents, foster parents, and siblings.

² Close relative: spouses, next of kin, adopted children, stepchildren, foster children, adoptive parents, stepparents, foster parents, and siblings.

³If the materials used for construction originate from demolition, the obligation to submit invoices may be reduced to 20% of the investment cost to be certified based on a written certificate issued by the technical manager responsible for the construction. In the case of semi-finished properties purchased in an administrative auction, the obligation to submit invoices may be reduced with the purchase price indicated in the auction record. In case of

- my data and the data of my children of minor age specified under the respective legal regulation (name, name at birth, mother's name at birth, place and date of birth, citizenship or homeless status, home address/postal address/notification address, personal identification and tax identification codes, number of the official document presented for personal identification) and any information on interest subsidy may be used by the Bank or forwarded by the Bank to the Government Office, the Hungarian State Treasury or the State Tax Authority in order to verify that the subsidy has been used in compliance with the regulations;
- the state tax authority and Government Office may obtain from the competent authority the data and documents certifying the conditions of eligibility and to process my personal data contained therein for the purpose of verifying the contents of the declarations included in the application,
- in the case of the construction/purchase of a new home, the state tax authority, the competent Government Office and the Bank may verify, even on the spot, inside the property, the authenticity of the accounting slips, whether the economic events described in them have indeed happened or not, and in this context, whether the subsidy has been used lawfully and in accordance with the relevant rules and regulations, and it may brief the bank of the outcome of this verification process and if it identifies such a violation of the rules the procedure in relation to which belongs to the scope of competency of the Government Office, to notify the Government Office ex officio;
- in the case of the construction/purchase of a new home the Bank and the Government Office may process my personal data included in the administrative certificate submitted pursuant to Government Decree 16/2016 (10 February) to prove that I do not have a criminal record for the purpose and period of establishing my eligibility for the subsidy;
- in the case of the purchase of a used home, the state tax authority, the competent Government Office and the Bank may verify, even on the spot, the authenticity of the documents, whether the economic events described in them have indeed happened or not, and in this context, whether the subsidy has been used lawfully and in accordance with the relevant rules and regulations, and it may brief the bank of the outcome of this verification process and if it identifies such a violation of the rules which belongs to the scope of competency of the Government Office, to notify the Government Office ex officio;
- in the case of the purchase of a used home, the Bank may manage my personal data included in the administrative certificate submitted pursuant to Government Decree 17/2016 (10 February) to prove that I do not have a criminal record for the purpose and period of establishing my eligibility for the subsidy;
- the Bank or the Bank's authorised representative can verify the data on the spot.

I acknowledge that

- as a spouse or life companion, I must proceed as a co-applicant;
- the Bank only accepts such an invoice the issuer of which is entered in the records of the central government tax authority as a taxable person;
- if the Bank notices that the authenticity of the accounting slips or the actual occurrence of the economic event described in the accounting slip is doubtful, it shall contact the competent government tax authority in order to investigate and establish the facts;
- in case untrue and inaccurate data was provided, I shall repay the interest rate subsidy that I have received in accordance with the rules of unauthorised utilisation;

▪ Declaration on the notification of the property involved in the state home subsidy home as a registered office and de minimis aid.⁴

Under penalty of perjury I declare that I intend to register the home involved in the interest rate subsidy in the company register as the registered office of the business association, other than a public or private limited company, in which I have at least majority holding, or of the sole proprietorship or in the records of private contractors during the existence of the interest subsidy for the respective property.

I make the above statement.

I acknowledge that I may make the above statement only if I have not previously used de minimis aid under the Commission Regulation (EU) No 1407/2013 of 18 December 2013 on the application of Articles 107 and 108 of the Treaty on the Functioning of the European Union to de minimis aid (hereinafter: **1407/2013/EU Commission Regulation**) or any state aid under any other title

in-kind contribution that is provided for the construction through a public tender invited by a public-benefit organisation or a local municipality under Act CLXXV. of 2011, you may deduct up to maximum the value certified by the party providing the in-kind contribution from the obligation to present an invoice).

⁴The declaration must be completed if the applicant intends to register the home involved in the interest rate subsidy in the company register as the registered office of the business association, other than a public or private limited company, in which the applicant has at least majority holding, or of the sole proprietorship or in the records of private contractors during the existence of the interest subsidy.

specified in Section 2 (1) of Government Decree 37/2011 (22 March) on the procedures relating to State aid measures and the regional aid map to cover the costs of acquiring the home involved in the aid.¹ I declare that previously such subsidies to cover the costs of acquiring the home involved in the subsidy

Were not used

I declare that I am aware of Commission Regulation (EU) No 1407/2013 and that I fulfil the conditions for de minimis aid under the Commission Regulation. I also acknowledge that all risks and damages arising from erroneous data supply relating to de minimis aid are my responsibility.

I acknowledge that I am only eligible for de minimis aid up to the amount stated in Commission Regulation (EU) No 1407/2013. I declare that, in order to reach the ceiling set out in Commission Regulation (EU) No 1407/2013, I will still be able to use

EUR² de minimis aid.

I acknowledge that if, between the date of this statement and the granting of the housing subsidy requested, other de minimis aid or any other subsidy to be taken into account for the purposes of cumulation of subsidies is approved for me, I must immediately inform the Bank about it and I need to modify my statement of the amount of aid available even before the subsidy in this application is granted.

I agree that the Bank will use, process and transfer to the Government Office, the Treasury and the State Tax Authority the data and information contained in my statement regarding the fulfilment of the conditions of de minimis aid for the purpose of controlling the appropriate use of the subsidy(ies).

I agree.

I acknowledge that I shall retain the documents relating to the aid under Commission Regulation (EU) No 1407/2013 for 10 years after the aid is awarded and shall be obliged to present them at any such request from the donor.

I acknowledge that, in view of this statement, home creating interest rate subsidies for families with many children and, if I so request, family housing support and tax refunds qualify as de minimis aid that can only be granted under Commission Regulation (EU) No 1407/2013. In this context, if, pursuant to Government Decree 16/2016 (10 February) or Government Decree 17/2016 (10 February), I were eligible for family housing support, tax refunds and home creating interest rate subsidies for families in excess of the amount provided for in Commission Regulation (EU) No 1407/2013, I am entitled to housing subsidy(ies) up to no more than the amount laid down in the Commission Regulation. In such a case, I need to modify my application in order to comply with Commission Regulation (EU) No 1407/2013.

As a non-subsidized person loan debtor³

A) Construction / purchase of a new home

- I declare that I did not enter into any loan agreement with home creating interest rate subsidy under Government Decree 16/2016 (10 February) and undertake
 - not to enter into such a loan agreement in the future,
 - I am not part of a loan agreement to which a home-creating interest rate subsidy is linked as a non-subsidized person loan debtor and
 - I do not establish a dwelling in a home secured by a mortgage pursuant to Government Decree 16/2016 (10 February),
- I consent that my natural personal identification data, data regarding my nationality or statelessness, my address, my postal address, my personal identity card or passport number and my tax identification number, and information concerning the interest rate subsidy may be disclosed by the Bank to the Government Office and the central office of the Treasury for the purpose

of verifying whether the interest rate subsidy has been used in accordance with the relevant rules and regulations or not.

- I must monitor the changes in legal regulations and shall always proceed in compliance with the provisions of the currently effective legal regulations.

B) Purchase of a used home

- I declare that I did not enter into any loan agreement with home creating interest rate subsidy under Government Decree 17/2016 (10 February) and undertake
 - not to enter into such a loan agreement in the future,
 - I am not part of a loan agreement to which a home-creating interest rate subsidy is linked as a non-subsidized person loan debtor and
 - I do not establish a dwelling in a home secured by a mortgage pursuant to Government Decree 17/2016 (10 February),
- I consent that my natural personal identification data, data regarding my nationality or statelessness, my address, my postal address, my personal identity card or passport number and my tax identification number, and information concerning the interest rate subsidy may be disclosed by the Bank to the Government Office and the central office of the Treasury for the purpose of verifying whether the interest rate subsidy has been used in accordance with the relevant rules and regulations or not.
- I must monitor the changes in legal regulations and shall always proceed in compliance with the provisions of the currently effective legal regulations.

Deal number 1	Deal number 2	Deal number 3	Deal number 4	Deal number 5	Deal number 6
<input type="checkbox"/> yes	<input type="checkbox"/> yes	<input type="checkbox"/> yes	<input type="checkbox"/> yes	<input type="checkbox"/> yes	<input type="checkbox"/> yes
<input type="checkbox"/> no	<input type="checkbox"/> no	<input type="checkbox"/> no	<input type="checkbox"/> no	<input type="checkbox"/> no	<input type="checkbox"/> no

(To be completed exclusively for such deal participants that function as debtors in the loan deal!)

Declaration 10 - Interest-subsidised 2009 loan

I, as subsidized debtor, shall consent that in order to verify eligibility for the interest rate subsidy and register the drawdown of the loan, once the loan applied for is disbursed, the Bank may disclose the following of my data to the competent Government Office (which is the competent county government officer according to the address of the subsidised property or the Budapest Government Office if the subsidised property is situated in Pest County or in Budapest; hereinafter referred to as Government Office) and the state tax authority: my personal identification data, my own and my children's tax number, address, the address and topographical lot number of the property to which the subsidy is linked, and the fact and amount of the agreement to which the subsidy is linked. I shall also consent that upon the request of any credit institution that disburses the loan, the Government Office may give information about my data in their records and that the central government tax authority may verify, even on the spot (inside the property), the authenticity of the accounting slips, whether the economic events described in them have indeed happened or not, and in this context, whether the interest rate subsidy has been used lawfully and in accordance with the relevant rules and regulations, and it may inform the Bank of the outcome of this verification process, and if it identifies such a violation of the rules the procedure in relation to which belongs to the scope of competency of the Government Office, it may notify the Government Office ex officio.⁴

By signing this document, I shall declare under penalty of perjury and certify that

- I, my spouse, life companion, registered life companion, child and any other family member who will move into the property together with me do not have any ownership title to an immovable property, in the case of modernisation, with the exception of the property to be modernised in case of modernisation, a right for permanently using a property, a leased property or a pending request for the registration of such rights into the Land Registry, or do not rent a municipality-owned property or one linked to one's service or job other than the ones specified,
- and I shall declare that together I, my spouse, domestic partner, registered domestic partner, minor child and any other family member who will move into the property together with me, with the exception of the property to be modernised in case of modernisation, only have any ownership title to half of such a residential property that we acquired as a result of the termination of

¹State aid within the meaning of Section 2 (1) of Government Decree 37/2011 (22 March): aid pursuant to Article 107 (1) of the Treaty on the Functioning of the European Union or as de minimis aid

a) Article 3 of Commission Regulation (EU) No 1408/2013 of 18 December 2013 on the application of Articles 107 and 108 of the Treaty on the Functioning of the European Union to de minimis aid in the agricultural sector; (OJ L 352, 24.12.2013, 9 p.) (hereinafter "Commission Regulation (EU) No 1408/2013"),

b) Article 2 of Commission Regulation (EU) No 360/2012 of 25 April 2012 on the application of Articles 107 and 108 of the Treaty in the Functioning of the European Union to de minimis aid to undertakings providing services of general economic interest (Commission Regulation (EU) No 11/2012) (OJ L 114, 26.4.2012, p. 8),

c) Article 3 of Commission Regulation (EU) No 717/2014 of 27 June 2014 on the application of Articles 107 and 108 of the Treaty on the Functioning of the European Union to de minimis aid in the fisheries and aquaculture sector; (OJ L 190, 28.06.2014) 45, hereinafter "Regulation (EU) No 717/2014", or

d) aid granted under Article 3 of Commission Regulation (EU) No 1407/2013 of 18

December 2013 on the application of Articles 107 and 108 of the Treaty on the Functioning of the European Union to de minimis aid.(OJ L 352, 24.12.2013, p. 1.) (hereinafter referred to as "Commission Regulation (EU) No 1407/2013").

²On the basis of the aid used in the current financial year and the two preceding financial years. Unless otherwise specified in the subsidy scheme concerned, for the purpose of applying the EUR amount, the subsidy content shall be converted from HUF to EUR at the exchange rate effective on the last day of the month published by the National Bank of Hungary on the last day of the month preceding the date of granting the subsidy, published by the National Bank of Hungary with two decimals' accuracy.

unsupported person is a borrower: a debtor of a home loan interest rate subsidy loan agreement who is a close relative of at least one of the supported persons under the Civil Code (hereinafter: Civil Code) and meets the conditions set forth in this statement

⁴ A declaration and data service are by all means necessary on part of the entities listed!

tenancy in common or inheritance, or the demolition of the property that we own has been ordered or permitted by the clerk of the local municipality, or we acquired the property more than two years ago as a gift or under the title of inheritance together with a beneficial user who lives in the property,

- I am aware of the fact that any property provided as contribution in kind by a member of a business association to the business association or any property that may be used in the long term for a purpose other than the purpose defined in the construction and occupancy (continuance) permit or an official certificate proving acknowledgement of occupancy or for a purpose other its intended purpose falls under the same consideration as ownership title to a residential property,
- I shall declare that the seller is not a close relative or domestic partner of mine.

Furthermore, I declare that¹

By signing this document, I shall declare under penalty of perjury and certify that I and my co-debtor, my spouse, domestic partner, registered domestic partner, minor child under my parental supervision or our family members moving in the new property together with us do not have any outstanding loan granted with state subsidy as defined in the laws effective prior to 01 July 2009 and Government Decree No. 134/2009. (VI.23.) for the purpose of constructing, purchasing or extending a property and any loan granted for the purpose of constructing or purchasing a property based on Government Decree No. 341/2011.(XII.29).

By signing this document, I shall declare under penalty of perjury and certify that I undertake to repay any outstanding loan granted with state subsidy for the purpose of constructing, purchasing or extending a property as outlined in detail in the previous paragraph to the credit institution that disbursed the loan to me within 360 days following the date of signing of the loan agreement related to this loan application.

Deal number 1	Deal number 2	Deal number 3	Deal number 4	Deal number 5	Deal number 6
<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no

(to be completed exclusively for such transaction parties that are involved in the loan as debtors and the persons who will move into the property together with them):

Data of the persons living in the same household as the Borrower (subsidized person loan debtor) (to be completed exclusively for such deal participants that are involved in the loan as debtors and the persons who will move into the property together with them):

As a family member moving with the debtor, I hereby give my consent that

- My natural personal identification data, my tax identification number and information concerning the interest rate subsidy may be disclosed by the credit institution to the Government Office or the central government tax authority for the purpose of verifying whether the interest rate subsidy has been used in accordance with the relevant rules and regulations or not.
- The central government tax authority may verify, even on the spot, inside the property, the authenticity of the accounting slips, whether the economic events described in them have indeed happened or not, and in this context, whether the interest rate subsidies have been used lawfully and in accordance with the relevant rules and regulations, and it may brief the credit institution of the outcome of this verification process and if it identifies such a violation of the rules the procedure in relation to which belongs to the scope of competency of Government Office, it notifies the Government Office ex officio.

Applicant's life companion - signature
ID no.: _____

Applicant's life companion - signature
ID no.: _____

Declaration No. 11. - In case of 2009 loan with interest rate subsidy (with the exception of modernisation)

Did the Borrower(s) (subsidised person loan debtors) or the person(s) moving into the new property together with the Borrower(s) sell their home or ownership share in an immovable property within a period of 5 years preceding the date of application for the subsidy?

yes no

If yes:

Minor child under the parental supervision of the Applicant - signature
ID no.: _____

Minor child under the parental supervision of the Applicant - signature
ID no.: _____

Applicant's family member moving in the new property together with the Applicant - signature
personal identification number: _____

Applicant's family member moving in the new property together with the Applicant - signature
personal identification number: _____

Applicant's family member moving in the new property together with the Applicant - signature
personal identification number: _____

Applicant's family member moving in the new property together with the Applicant - signature
ID no.: _____

As a non-subsidised person loan debtor² I shall declare and undertake that

- until the loan agreement matures I am not part of any other loan agreement to which a home-making interest rate subsidy is linked as defined in Government Decree 134/2009.(23 June) as a non-subsidized person loan debtor and
- I do and will not live in any property to which an interest rate subsidy is linked as defined in this Decree.

Furthermore, I declare that³

By signing this document, I shall declare under penalty of perjury and certify that I and my co-debtor, my spouse, domestic partner, registered domestic partner, minor child under my parental supervision or our family members moving in the new property together with us do not have any outstanding loan granted with state subsidy as defined in the laws effective prior to 01 July 2009 and Government Decree No. 134/2009. (VI.23.) for the purpose of constructing, purchasing or extending a property and any loan granted for the purpose of constructing or purchasing a property based on Government Decree No. 341/2011.(XII.29).

By signing this document, I shall declare under penalty of perjury and certify that I undertake to repay any outstanding loan granted with state subsidy for the purpose of constructing, purchasing or extending a property as outlined in detail in the previous paragraph to the credit institution that disbursed the loan to me within 360 days following the date of signing of the loan agreement related to this loan application.

As a non-subsidised person loan debtor⁴

I consent that

- my natural personal identification data, data regarding my nationality or statelessness, my address, my postal address, my personal identity card or passport number and my tax identification number, and information concerning the interest rate subsidy may be disclosed by the Bank to the Government Office and the central office of the Hungarian State Treasury for the purpose of verifying whether the interest rate subsidy has been used in accordance with the relevant rules and regulations or not.

¹Please mark the declaration in the correct box with an „X”.

² non-subsidized person loan debtor: such a co-debtor to a loan agreement to which a home-making interest rate subsidy is linked who is the close relative of at least one of the subsidized persons as defined in the Civil Code (hereinafter referred to as the Civil Code) and meets the terms and conditions set out in this declaration

³Please mark the declaration in the correct box with an „X”.

⁴ non-subsidized person loan debtor: such a co-debtor to a loan agreement to which a home-making interest rate subsidy is linked who is the close relative of at least one of the subsidized persons as defined in the Civil Code (hereinafter referred to as the Civil Code) and meets the terms and conditions set out in this declaration

	Amount (HUF)	Type of proof	X
Selling price of the home / ownership share in the home:		Sale and purchase agreement	
▪ the amount of subsidy provided by the local municipality or employer that has been paid in a lump sum in relation to the property for the purpose of selling the property:		A certificate issued by Local Government, employer	
▪ housing loan amount provided by a credit institution in a lump sum for the purpose of selling the property:		A certificate issued by Credit Institution	
▪ real estate agent's commission amount certified by an invoice:		Invoice issued by the real estate agent	
▪ the purchase price, including VAT, of the home or the construction plot purchased simultaneously with or following the sale of the property or ownership share sold within 5 years prior to the date of submission of the application for an interest rate subsidy, which will serve as the construction venue:		Sale and purchase agreement + proof of payment, unless this is certified by the sale and purchase agreement (receipt issued by the seller)	
▪ maximum 10% of the purchase price of the property to be purchased with the help of interest rate subsidy, including the price of the plot (as long as the payment of this sum precedes the date of issuance of the Land Registry resolution about the registration of the previous property by no more than 120 days):		Sale and purchase agreement + proof of payment, unless this is certified by the sale and purchase agreement (receipt issued by the seller)	
▪ such an amount paid with proof (invoice or contract) that the applicant has paid for the property that he/she intended to purchase but that he/she eventually did not acquire, unless ▪ this amount is recovered following the full completion of the liquidation of the business association that constructed the properties for the purpose of sale, as ordered by court:		Proof of payment (with invoice, contract) and proving that the property was not acquired by the applicant and that this amount is not recovered following the full completion of the liquidation of the business association that constructed the properties for the purpose of sale, as ordered by court	
▪ the personal income tax amount paid on the income from the sale of the immovable property as certified by the central government tax authority:		NAV income certificate + personal income tax declaration	
The selling price of the property minus the amounts spent on refunds as outlined above:			

Declaration No. 12. – On the payment of social charges

I, the undersigned, shall declare for the purpose of determining my certified monthly net income in accordance with the provisions of MNB Decree 32/2014. (10 September) that I have paid the required social charges over my income indicated in my Loan Application.

Deal number 1	Deal number 2	Deal number 3	Deal number 4	Deal number 5	Deal number 6
<input type="checkbox"/> yes	<input type="checkbox"/> yes	<input type="checkbox"/> yes	<input type="checkbox"/> yes	<input type="checkbox"/> yes	<input type="checkbox"/> yes
<input type="checkbox"/> no	<input type="checkbox"/> no	<input type="checkbox"/> no	<input type="checkbox"/> no	<input type="checkbox"/> no	<input type="checkbox"/> no

Declaration 13. – On the method of supply of the draft contract

I, the undersigned hereby declare that, pursuant to Section 13 (1) of Act CLXII of 2009 on consumer loans, I intend to, based on notification of the decision,

- collect the draft contract in person at the branch
 request the draft contract to be sent to the following active e-mail address used by me at least three days prior to the conclusion of the contract.

E-mail address: at least three days prior to the date of conclusion of the contract.

Declaration 14. – Consent to the supply of the personal information to the mortgagor

I, the undersigned hereby consent to the Bank's presenting to the mortgagor, my personal data and the data of the obligation to be secured, constituting bank secret and/or business secret, as well as one copy of the personal information containing the specificities of the loan requested by me, satisfying its information supply obligation specified in Section 1 (5) of Act CLXII of 2009 on consumer loans.

Declaration 15. – On the account to be used for loan repayment

I, the undersigned hereby declare that I shall designate

- the account number 10300002-_____ - _____ kept by the Bank as the account to be used for loan repayment
 I intend to use the loan repayment account to fulfil my payment obligations arising from the loan agreement.

Declaration 16. – Declaration on debt denominated in foreign currency¹

I the undersigned hereby declare that the debt arising from the mortgage loan agreement to be concluded

- shall be a debt denominated in a foreign currency,
 as the currency of the requested loan is different from the currency in which I earn more than 50 % of my income to be used for repayment,
 as the currency of the requested loan is different from the currency in which I keep more than 50 % of my assets required for repayment,
 as the currency of the requested loan is different from the official currency of the Member State where my permanent residential address is.
 shall not be a debt denominated in a foreign currency.

Statement 17. - Statement for Home Equity Consumer Loan Application

I, the undersigned, declare that I am acting as a consumer in the credit application (Consumer: a natural person acting for purposes other than self-employment and business) and that I will use the loan amount made available to me under the mortgage loan agreement to be established for consumer purposes.

¹ This declaration should be completed for loans secured by properties and provided under market terms and conditions, but not for subsidised loans.

Declaration 18 - Declaration of Availability/Grace Period¹

I understand that

- the commitment period is the period of time allowed to implement the loan objective, during which the interest shall be paid on the loan amount, during which the Bank grants a grace period for the payment of the principal,
- after the end of the commitment period, the repayments containing interest and principal are paid monthly,
- the repayments are calculated using the uniform (annuity) method,
- in the case of purchase of a property, the length of the commitment period of the loan is specified by the customer, but it is not more than the payment term specified in the contract of sale (in case of a pending contract, it must be established by taking into account the validity of the contract of sale - no longer than the date of conclusion of the contract of sale + 6 months), except in the case of the purchase of new homes in construction, with the retention of ownership right, where it is 24 months),
- in the case of construction, extension or modernization of a property, the commitment period of the loan shall be 24 months,
- in the case of real estate renovation, the commitment period of the loan is for a maximum period of 12 months,
- in the case of refinancing home or private loans, the commitment period is a maximum 6 months,
- in the case of home equity consumer loans, the commitment period shall not exceed 2 months.

I declare that

I have read and taken note of these declarations (Declarations 1-18.) and the points therein; I have issued these declarations under penalty of perjury and with full confidence in my capacity to act, and certify these with my signature. I have received the necessary information in relation to my authorisations and declarations made in this document and I have made these voluntarily.

I acknowledge that the payment moratorium specified under Government Decree 47/2020 (18 March) on immediate measures necessary for alleviating the effects of the coronavirus pandemic on national economy and Act LVIII of 2020 on the Transitional Rules and Epidemiological Preparedness related to the Cessation of the State of Emergency applies only to loans existing and disbursed on 18 March 2020 and its effect shall not extend to loan agreements concluded on the basis of this application following a positive credit approval process.

Dated: _____, _____ day _____ month ____ year

Transaction Party 1	Transaction Party 2	Transaction Party 3
Transaction Party 4	Transaction Party 5	Transaction Party 6

Witnessed by	Name	Home address	Signature
1			
2			

¹In the case of MKB variable Interest Bridging Plus Housing Loan and MKB HUF Bridging Plus Mortgage Loan, the Bank shall grant a grace period (including also the commitment period) for a period of 18 months from the date of the conclusion of the loan agreement. The Bank grants a grace period for the payment of the principal during the availability period.