

Dear Client,

Please be informed, that the handling of reference data has changed according to the Act CXXII of 2011 on central credit information system (referred to as: CCIS Act) entered into force on 11 October 2011. In line with the modification your acceptance is needed to allow other reference data supplier¹ (referred to as: Data supplier) to take over specified data of yours, however in case of other specified data the taking over is allowed even without your acceptance.

According to the CCIS Act you may request to handle your data in CCIS for another five years after termination of your contractual relationship. You may withdraw your consent in writing via the Data supplier during the contractual relationship, then directly via the financial enterprise operating CCIS. The aim of the modification in law is to meet the conditions of the reliable lending and to decrease the credit risk for your and Data suppliers' safety.

Detailed information regarding CCIS is available on our homepage (www.kdb.hu) and on that of PSZÁF(www.pszaf.hu).

Declaration

I, the undersigned _____ (place and date of birth _____, mother's name _____, ID card No/ Passport No.: _____)

- accept
 do not accept

that other Data suppliers take over data – listed in Attachment no. 1 – of my contracts² (referred to as: Contracts) which constitute the subject of the data supplying via CCIS system before contracting with me.

- I accept
 I do not accept

that CCIS handles my data at most five years after maturity of the Contract.

I acknowledge that my acceptance is not needed regarding taking over my data recorded in CCIS identified in Attachment no. 2 by other Data suppliers in case of existence of the conditions prescribed in the law. I acknowledge that in case I modify the content of the present written Declaration then the latest written declaration shall govern all the contracts.

I acknowledge by signing that I read and understood the inseparable parts of the present Declaration: **Attachment no. 1 and no. 2.**

Client

Date, _____, _____ year, _____ month, _____ day

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- ¹ Reference data supplier: financial institution provides at least one of the financial services, payment service provider, electronic cash issuer institution, insurance company, warehouse
- the Diákhitel Központ Zrt.,
 - investment loan provider credit institution, investment service provider,
 - investment service provider making securities borrowing, investment fund, investment fund manager, clearing house, voluntary mutual pension fund, private pension fund, financial institution, central depository and insurance company and
 - credit institution with a headquarter in another member state of the European Union and provides cross border services, in case it joined CCIS.
- ² Contract subject of the data supply: contract on financial service, contract on investment loan granting, contract on securities borrowing and student credit contract govern by the legislation.

In case of acceptance by the Client the available data for other Data suppliers in Central Credit Information System

A. Identification data:

- ✓ name,
- ✓ birth name,
- ✓ date and place of birth,
- ✓ mother's birth name,
- ✓ identification document (passport) number or number of any other document suitable for identification under Act LXVI of 1992 on Records of the Personal Data and Address of Citizens,
- ✓ address,
- ✓ mailing address,
- ✓ e-mail address

B. Data of the contract subject to the data supply:

- ✓ type and ID (no.) of the contract,
- ✓ date of signature, expiration and termination of the contract,
- ✓ type of client (debtor or co-debtor),
- ✓ the amount and currency of the contract, the method and frequency of the instalment payment,
- ✓ time of occurrence of the criteria defined in the point 3. of Attachment no. 2,
- ✓ amount of debt overdue and outstanding at the time of occurrence of the criteria referred to in the point 3. of Attachment no. 2,
- ✓ date and time when the overdue debt is satisfied and the mode of satisfaction,
- ✓ assignment of the claim on other Data supplier, remark referring on lawsuit,
- ✓ fact, date, amount of prepayment, principal outstanding and currency,
- ✓ amount and currency of principal outstanding,
- ✓ the amount and currency of the instalment of the contracted amount

C. Data of the contract subject to the data supply:

- ✓ date and reason for the rejection of the request,
- ✓ documentary evidence,
- ✓ number of final court decision, the name of the court, the decision part of the content.

D. Data of usage of cash-substitute payment instrument:

- ✓ type and ID of cash-substitute payment instrument,
- ✓ date and time of cancellation,
- ✓ date and time of any transaction conducted with the cancelled cash-substitute payment instruments, number of transactions and the amounts involved,
- ✓ number of unauthorized transactions,
- ✓ amount of the damage,
- ✓ date of court ruling becoming final,
- ✓ an indication of any lawsuit pending.

The available data for other Data suppliers in Central Credit Information System even without acceptance of the Client

1. Data on refusing of the acceptance:

- ✓ Data of the declaration (place, date),
- ✓ Identification data of reference data supplier,
- ✓ Identification data of the client,
- ✓ Remark referring refusing of the acceptance.

2. In case the client –during the initiation of concluding the contract subject to the data supply -

- a) provides any false information and it can be proved documentary, or
- b) has been found guilty by final court verdict for having committed the criminal act – false or forged document usage - specified in Section 274-277. (Forgery of public documents or private documents, abuse of evidence) of the Act IV of 1978 on Criminal Code (hereinafter referred to as CC),

and his/her data were transmitted to KHR. His/ Her available data:

A. Identification data:

- ✓ name,
- ✓ birth name,
- ✓ date and place of birth,
- ✓ mother's birth name,
- ✓ identification document (passport) number or number of any other document suitable for identification under Act LXVI of 1992 on Records of the Personal Data and Address of Citizens,
- ✓ address,
- ✓ mailing address,
- ✓ e-mail address

B. Data of the contract subject to the data supply:

- ✓ date and reason for the rejection of the application,
- ✓ documentary evidence,
- ✓ number of final court decision, the name of the court, the decision part of the content.

3. If the client **does not fulfil his/er payment obligations** under the contract subject to data supply in the way that amount of expired and unpaid debt exceeds the monthly minimum wage valid at time of default and the default remains pending for more than 90 consecutive days and his/her data were forwarded to KHR.His/Her available data:

A. Identification data:

- ✓ name,
- ✓ birth name,
- ✓ date and place of birth,
- ✓ mother's birth name,
- ✓ identification document (passport) number or number of any other document suitable for identification under Act LXVI of 1992 on Records of the Personal Data and Address of Citizens,
- ✓ address,
- ✓ mailing address,
- ✓ e-mail address

B. Data of the contract subject to the data supply:

- ✓ time of occurrence of the criteria defined in the point 2.,
- ✓ amount of debt overdue and outstanding at the time of occurrence of the criteria referred to in the point 2.,
- ✓ date and time when the overdue debt is satisfied and the mode of satisfaction,

4. In case the client has been found guilty by final court verdict for having committed the criminal act specified in Section 313/C of the CC in connection with the **use of a cash-substitute payment instrument** and his/her data were forwarded to KHR. His/ Her available data:

A. Identification data:

- ✓ name,
- ✓ birth name,
- ✓ date and place of birth,
- ✓ mother's birth name,
- ✓ ID card (passport) no. or other document suitable for identification according to the Act LXVI of 1992 on registry of address and personal data of people,
- ✓ address,
- ✓ mailing address,
- ✓ e-mail address

B. Data of usage of cash-substitute payment instrument:

- ✓ type and ID of cash-substitute payment instrument,
- ✓ date and time of cancellation,
- ✓ date and time of any transaction conducted with the cancelled cash-substitute payment instruments, number of transactions and the amounts involved,
- ✓ number of unauthorized transactions,
- ✓ amount of the damage,
- ✓ date of court ruling becoming final,
- ✓ an indication of any lawsuit pending.