

**Information
on Central Credit Information System (KHR)**

The KHR (former BAR) is a closed data base regulated by the Act CXXII of 2011 on central credit information system (referred to as: CCIS Act) the aim of which the more established judgement of creditability and to meet the conditions of the reliable lending and to decrease the credit risk in favour of the debtors' and Data suppliers' safety and more secure operation of money market.

Data forwarding to KHR and inquiry on data recorded in KHR (referred to as: reference data) does not hurt the bank secret. Data providing is a mandatory activity of the Bank prescribed by the law. The financial entrepreneur managing KHR is entitled to forward reference data recorded in KHR to other reference data suppliers for the above aim.

The Bank as a reference data supplier shall supply – based on the mandatory provisions of CCIS Act- to the KHR the below mentioned data of the Client in case the Client is a company, a branch, a European company, a cooperative, a European cooperative, a European economic interest grouping, a housing associations or private entrepreneur and whose payment account records indicate any liability queued for more than one million forints or equal in foreign currency for a period exceeding thirty consecutive days owing to insufficient funds: company name or name, headquarter, No. of registration, private entrepreneur ID, tax no., ID (no.) of the payment service contract, the amount and currency of the queued claim, start and end date of the queuing, remark referring lawsuit.

The data are handled by the financial entrepreneur managing KHR for five years counted from the cease of claim queuing in line with the legal prescriptions.

I acknowledge the above information about the KHR.

Date:, 20.... year month day

Client