



Credit application/guarantee application

for entrepreneur or private individuals with tax number

date received by the Bank, signature:.....

| applicant's identification details | | | |
|------------------------------------|--|----------------------------|--|
| applicant's full name | | | |
| applicant's birth name: | | | |
| mother's maiden name: | | | |
| place and date of birth: | | | |
| mailing address: | | | |
| registration number: | | tax identification number: | |
| phone number: | | e-mail address: | |
| citizenship:: | | | |
| years of professional practice: | | | |
| primary bank: | | | |

hereinafter: 'Applicant'

| details of the requested loan/guarantee: | | | |
|--|---------------|---------------|---------------|
| | transaction 1 | transaction 2 | transaction 3 |
| transaction type: | | | |
| requested amount: | | | |
| currency: | | | |
| tenor requested: | | | |

client's declaration (relating to the date of signing this Application form)

1. overdue liabilities

The client expressly declares that it has no overdue (not rescheduled) liabilities to the state (taxes, social security contributions, customs and other duties) or to a municipality, and has no overdue debts to other creditors and suppliers, except for the below-mentioned payables:

| type of financing party | name of financing party | tax number/ birth date | overdue amount | currency | overdue period (day) |
|-------------------------|-------------------------|------------------------|----------------|----------|----------------------|
| | | | | | |
| | | | | | |
| | | | | | |

2. rescheduled public debts

Initial

The client expressly declares that it has it does not have rescheduled liabilities to the state or to a municipality

3. third party financing

The client expressly declares that it has no loans, credits, rescheduled public debts or other obligations outstanding to other financial institutions and/or third parties except for the following:

| type of financing party | name of financing party | tax number/birth date | amount | currency | annual debt service | maturity | type of collateral |
|-------------------------|-------------------------|-----------------------|--------|----------|---------------------|----------|--------------------|
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |

4. granted loans and overdue claims

The client expressly declares that it only granted credit to the following third parties, and claims overdue amounts only from the following third parties: (given loans, other overdue claims)

| type of financing party | name of financing party | tax number/birth date | amount | currency | maturity | overdue period (day) |
|-------------------------|-------------------------|-----------------------|--------|----------|----------|----------------------|
| | | | | | | |
| | | | | | | |
| | | | | | | |

5. collateral provided to third parties

The client expressly declares that it has not provided collateral to cover any obligation of third parties, and none of its assets have been encumbered by a mortgage or other lien, except for the following:

| type of collateral | type of secured commitment | collateral provider's name and relation to the client | tax number/birth date | collateral value | currency of collateral | maturity date of collateral contract |
|--------------------|----------------------------|---|-----------------------|------------------|------------------------|--------------------------------------|
| | | | | | | |
| | | | | | | |
| | | | | | | |

6. the applicant hereby also makes the following statements:

- 6.1 The Applicant declares that it received clear and detailed information from K&H Bank Zrt. (hereinafter: 'Bank') on the processing of its personal data. The Applicant is aware of and expressly acknowledges such information, including the information contained in the Data Protection Notice (<https://www.kh.hu/adatvedelem>) and the provisions of the General Terms and Conditions pertaining to data protection and data processing as well. The Applicant confirms that it had the opportunity to ask its questions and obtained clear answers to them.
- 6.2 The Applicant hereby also grants the Bank the authorizations identified in the Bank's General Terms and Conditions, as well as a waiver in respect of the obligation to keep banking and business secrets, limited to the matters identified in the General Terms and Conditions;

Initial:

- 6.3 The Applicant hereby declares that the submission of the present application represents a contractual offer on his/her part. The Applicant understands that the submission of the application and any communication with any of the Bank's officers do not generate any obligation on the Bank's part to provide a service, before the client contract is signed.
- 6.4 The Applicant hereby attests that no court, arbitration court, foreclosure, debt settlement proceeding or other procedure is underway against him/her (and that there is no threat of such procedure either).
- 6.5. The Applicant declares, that she/he is the member or the head of the management body or the auditor of the Bank or an enterprise that have close links with the Bank, or she/he is the close relative of the persons referred above (management body: board of directors and supervisory board of the Bank, KBC Group N.V., KBC Bank N.V., K&H Alapkezelő Zrt., K&H Faktor Zrt., K&H Eszközlízing Kft., K&H Autópark Kft., K&H Ingatlanlízing Zrt., K&H Csoportszolgáltató Központ Kft., K&H Jelzálogbank Zrt., K&H Equities Tanácsadó Zrt.) or the aim of the transaction covered by this application is getting a share by the Applicant in an enterprise in which either of the persons referred above has controlling influence¹:

yes

no

The Applicant declares, that in case of an answer 'yes' the Bank's board of directors' decision is also need for the approval of the present application, therefore the evaluation process and duration will be lengthened.

- 7 The Applicant declares and certifies that the Bank has handed over the document with title 'MNB tájékoztatója magánszemélyek részére a Központi Hitelinformációs rendszerről', from which the Applicant informed about the regulations applicable to the Central Credit Information System (hereinafter: the 'KHR'), on the purpose of the KHR, on the rights of data subjects, on the usage of data managed by KHR, on that which data will be or may be disclosed to KHR in case of the requested loan/guarantee contract – as the subject to reporting – will be concluded.
- 8 The Applicant acknowledges and certifies that the Bank has notified that the Bank requires all reference data recorded in the KHR to be able to evaluate this application effectively. The Bank may only receive such data from the KHR if the Applicant has consented to the transfer of its data from the KHR to another reference data provider. Unless you have previously made such a statement and you do not consent to the disclosure of your information to the Bank in this application, the Bank will not be able to approve your application. This statement may subsequently be modified or withdrawn. You can view the results of the query at any of our branches after your credit assessment is complete. In the light of the above, please declare whether you consent to the disclosure by any financial institution of any reference data held about you in the KHR:

I give my consent

I do not give my consent

Initial:

¹ Controlling influence as defined in the Section 6. paragraph (1) point 18. of Act CCXXXVII of 2013 on Credit Institutions and Financial Enterprises, which refers to Section 3. paragraph (2) point 1. of Act C of 2000 on Accounting.



9 Under penalty of perjury, the Applicant states that the information featuring in the application, as well as other data and documents provided for the assessment of the loan are truthful, the data contained therein match, and it is also in line with the data content of documents submitted to the Central register of Private Entrepreneurs and the tax authority (NAV).

date: (settlement), (date)

Name:

Signature: private entrepreneur. Registration number:

In our presence as witnesses:

1.
Signature:

Name:

Address:

Identity card number.*:
* *Obligatory if the witness is the Bank's employee*

2.
Signature:

Name:

Address:

Identity card number.*: