

**K&H Bank Zrt.**

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**DECLARATION
on opting in into the repayment moratorium**

Act CVII of 2020 on temporary measures aimed at stabilising the situation of certain key social groups and businesses facing financial difficulties and Government Decree 637/2020 (XII.22.) on the introduction of special rules for the loan repayment moratorium in respect of the emergency situation [hereinafter referred to as Government Decree 637/2020 (XII.22.)], the undersigned:

Name

First name and family names at birth:

Date and place of birth:

Mother's first and family names at birth:

E-mail address:

Phone number:

as a natural person, I declare, under criminal responsibility, that as of 18 March 2020, the following conditions apply to me in respect of all retail loans, cash loans and leasing agreements provided by the financial institution on commercial terms concluded with K&H Bank Zrt. (hereinafter: financial institution), (excluding credit agreements hedged by securities, loan contracts disbursed subject to a pledge on lien and financial leasing contracts provided for the use of vehicles); or in respect of my employer's loan agreement managed by the financial institution on commission (please, place an X next to all that apply to you)

The income available to my household has reduced in the long term;

I have been unemployed or a jobseeker for at least 30 days, or I currently qualify as such, or my relative living in the same household as I has been unemployed or a job seeker for at least 30 days;



I was or am a public servant at the time of making this declaration, or my relative living in the same household as I was or is a public servant at the time of making this declaration;

I have at least one dependent child in my household, including any person over the age of 25 with a disability, provided their condition as been in place for at least one year or is not expected to cease within one year, or I am expecting a child or a relative living in the same household as me is expecting a child;

I receive a pension in my own right or as a relative (e.g. a widow's, invalidity or accident pension), or a relative living in the same household as I receives a pension in their own right or as a relative (e.g. a widow's, invalidity or accident pension);

and therefore, for the reasons explained above and those set out under Sections (1) and (2), Article 5 of Government Decree 637/2020 (XII.22.), I wish to opt in into the repayment moratorium, and request that the moratorium on the repayment of principal, interest and fees arising from the agreement(s) be applied as of 1 November 2021.

I declare that I have supporting documents or other documents of probative value which confirm the reason provided by me. I declare that I am aware that the present declaration may not be modified after the deadline set out in Government Decree 637/2020 (XII. 22.), and the only alternative option left is to opt out from the repayment moratorium.

Date (day, month, year).....,

.....
Signature