

Reference number:

DECLARATION

I, the undersigned Debtor (mother's maiden name:, place of birth:, date of birth: contact telephone number:, e-mail address:) am aware, that pursuant to Act CVII of 2020 on transitional measures to stabilize the situation of certain priority social groups and enterprises in financial difficulties and Government Decree no. 637/2020 (XII.22.) on the introduction of special emergency rules for the loan repayment moratorium (the Act and the Decree together: Legal Regulations), from 1 January 2021 to 30 June 2021, I am entitled to a payment moratorium in respect of the principal, interest and fee payment obligations that may arise from credit facility agreements or loan agreements or financial leasing agreements concluded with K&H Bank Zrt (hereinafter: the Bank) on a commercial basis. I am aware that pursuant to the Legal Regulations, I am entitled to request to be able to fulfil, in accordance with the original contractual terms, my principal, interest and fee payment obligations arising from the loan agreements or credit facility agreements or financial leasing agreements concluded with the Bank.

I am aware that if, in respect of the fulfilment of my principal, interest and fee payment obligations that fall due in December 2020, I did not use the payment moratorium set out in the provisions of Section 9 (1) of Act LVIII of 2020 on the transitional rules related to the cessation of the emergency situation and on epidemiological preparedness, I must notify the Bank in advance - in writing or electronically - of my intention to use the payment moratorium.

I take note of the information provided by the Bank that if I wish to use the moratorium on my loan that is interest-subsidized for the entire term according to my agreement, I do not have the possibility to use the state interest subsidy for a period of extension that falls beyond the duration of the moratorium, i.e. for this period, I have to pay gross interest, without state interest subsidy, at the end of the term. So for this period of the term, I will incur interest at a higher rate.

The acceptance of this Declaration is construed as a consent on the Bank's part to setting the effectiveness to commence on the date of this Declaration.

1. Declaration on contractual performance

In this Declaration, I declare that I wish to fulfil my principal, interest and fee payment obligations arising from the loan, credit facility or financial leasing agreements indicated below with their respective agreement numbers pursuant to the original contractual terms and conditions.

I acknowledge that this Declaration also covers the legal fate of the covenants securing the agreements, as well as the payment and other obligations arising from these agreements.¹

I acknowledge that if repayments become due in the period between the date of this Declaration and the date of setting this Declaration in the Bank's IT system, then the Bank will perform the setting subsequently and value-dated for the date of this Declaration.

²Credit ID:

²Credit ID:

²Credit ID:

2. Declaration on setting the payment moratorium ³

I made a declaration on <yyyy.mm.dd> that I wished to fulfil my principal, interest and fee payment obligations arising from the loan, credit facility or financial leasing agreements indicated below with their respective agreement numbers pursuant to the original contractual terms and conditions.

¹ Covenants include the payment obligations arising from housing savings contracts that secure loan agreements combined with a housing loan.

² You can find the credit ID on the first page of your credit agreement.

In this Declaration, I declare that I am requesting a payment moratorium on the principal, interest and fee payment obligations arising from the loan, credit facility or financial leasing agreements indicated below with their respective agreement numbers, in accordance with the above-mentioned Legal Regulations.³

²Credit ID:

²Credit ID:

²Credit ID:

I made the payments during the moratorium being fully aware of the provisions of the Legal Regulations, and as indicated in this Declaration.

Dated: <place and date>

Debtor

³ In the event that the Debtor wishes to amend their earlier declaration on contractual performance and wishes to use the moratorium now.