KDB Bank Europe Limited (1054 Budapest, Bajcsy-Zsilinszky road 42-46.) as a reference data provider („**Data Provider**") under the CCIS Act gives the following information on the central credit information system („**KHR**") to the below signed registered company („**Client**"):

1) The purpose of processing data in the KHR is to provide a sound base for the judgment of creditworthiness, as well as fostering responsible lending and promoting the reduction of credit risk in the interest of improving the security of Clients and other reference data providers.

2) The KHR is a restricted-access database created for processing reference data provided for in the CCIS Act exclusively.

3) CCIS is operated by BISZ Central Credit Information Limited (1205 Budapest, Mártonffy u. 25-27.) with the permit of the Central Bank of Hungary ("**Data Controller**").

4) For the purposes under Clause 1) the Data Provider provides data to the Data Controller, and the Data Controller controls and provides to other reference data providers such data. The Data Controller operating the KHR is allowed to receive reference data - for the purpose of data transfer to the KHR - only from Data Provider, and is allowed to supply reference data to Data Provider only from this database.

5) The Data Provider shall provide the Data Controller the following data of the Client in no less than 5 business days following the execution of the contract for financial services, investment credit facility, or short selling ("**Contract**"):

   (A) Identifying Data:
       (i) company name, name
       (ii) registered seat,
       (iii) company registry number, private entrepreneur's register number
       (iv) tax number.

   (B) Data of the Contract:
       (i) type and identifying number of the contract,
       (ii) the date of execution, maturity, expiration,
       (iii) method of termination
       (iv) amount and currency of the contract, method and schedule of repayment,

   (v) amount and currency of repayments of the contractual amount, mode and frequency of repayment.

6) The Data Provider shall in the below mentioned cases provide additional data as follows:

   (A) In case the Client has failed to perform the payment obligation it has undertaken in the Contract and has a due and unpaid indebtedness outstanding for a period of more than 30 days:
       (i) all data specified in Clause 5),
       (ii) the date of occurrence of the 30 days delay,
       (iii) the due and unpaid amount outstanding on the date of occurrence of the 30 days delay,
       (iv) the due date and the amount of the due and unpaid indebtedness,
       (v) the date and the method of discharge of the due and unpaid amount,
       (vi) reference to transfer of the claim to another reference data provider or to litigation
       (vii) occurrence of prepayment, date, prepaid amount, outstanding amount and currency thereof,
       (viii) outstanding amount and currency thereof.

   (B) In case the Client has failed to comply with its obligations under a contract for acceptance of non-cash means of payment, and as a result the Data Provider has terminated and suspended the a contract for acceptance of non-cash means of payment:
       (i) all data specified in Clause 5) (A),
       (ii) the date of execution, maturity, expiry, suspension of the contract,
       (iii) reference to litigation.

   (C) In case there is a claim against the Client's payment account exceeding HUF 1,000,000 queued due to lack of funds for an uninterrupted period exceeding 30 days:
       (i) all data specified in Clause 5) (A),
       (ii) the identifying number of the contract for payment account keeping,
       (iii) the amount and currency of the queued amount,
       (iv) the first and last day of the queuing of the claims,
       (v) reference to litigation.

   (D) In case the Client makes any prepayment during the term of the Contract:

The information above is hereby accepted on behalf of [cégnév] ([székhely]) as the Client.

Budapest, 2014. […]

_____
Signature

(i) date of early repayment, amount repaid and the amount of principal remaining, type of currency.

(E) By the 5th working day following the given month, Data Provider shall disclose to the Data Controller the amount and currency of principal outstanding, amount and currency of installment contracted.

7) In carrying out its duties delegated by in Subsections (1), (3), (6), (7) and (9) of Section 4 of Act CXXXIX of 2013 on the National Bank of Hungary, the National Bank of Hungary may request from the Data Controller the data specified in Clause 5) (A) (iv), 5) (B) and 6) (A) (ii)-(viii), also with respect to proprietary data, indicating its specific function.

8) As regards the data received according to Clause 7), the National Bank of Hungary is allowed to use them for the purpose of analyses connected to its designated function, for verifying data obtained under its supervisory responsibilities, and for verifying the accuracy of data requested for statistical purposes, and henceforward such data may be processed only if rendered unsuitable for individual identification.

9) The obligation of Data Provider to disclose data also applies to changes in the reference data they have provided, in which case they shall transmit the relevant data to the Data Controller within 5 working days upon gaining knowledge thereof.

10) The Data Controller processes reference data for a period of five years. This time limit commences at the time when the Contract ceased to exist; in the case under Clause 6) (A), at the end of the 5th year from the date of disclosure if the debt had not been eliminated; in the case under Clause 6) (B), on the date of data transmission; in the case under Clause 6) (C), at the time when the queued claim is no longer held in abeyance.

11) Before a Contract is concluded the Data Provider shall obtain from the Data Controller the reference data specified under Clause 5)-6).

12) The Client is entitled to request information from any reference data provider inquiring as to his/her data that are recorded in the KHR, and about the reference data provider that has supplied such data. Clients could have unlimited access to their own data stored in the KHR, as well as to information about disclosures made from such data, including the recipient and the reason, free of any fees and other charges. The Client could lodge an objection against the disclosure of his/her reference data to the Data Controller and against them being processed by the Data Controller, and could request his/her reference data to be corrected or erased. The Client shall submit the objection in writing with the reference data provider that supplied the reference data to which the objection pertains to the Data Controller or with the Data Controller. The Data Controller forwards the objection – and simultaneously notifies the Client – within 2 working days from the time of receipt to the reference data provider that supplied the reference data to which the objection pertains to the Data Controller. The reference data provider and the Data Controller investigates the objection within 5 working days from the date when received, and conveys its findings to the Client in writing without delay, at the latest within 2 working days after the investigation is closed, in the form of a document with a certificate of delivery attached. The reference data provider, if the objection is found substantiated, transmits the corrected reference data or the reference data to be erased to the Data Controller without delay, at the latest within 5 working days, to have the change registered and the records updated accordingly within 2 working days, of which the Client must be simultaneously notified. The Data Controller notifies without delay, at the latest within 2 working days, all reference data providers that have requested any reference data in connection with the Client prior to the correction or erasure, concerning the correction or erasure of reference data. The Client could bring an action against the reference data provider and the Data Controller in connection with the illegal transmission and processing of his reference data, or for their correction or erasure. The lawsuit shall be filed at the district court of jurisdiction by reference to the Client's registered office within 30 days from the date of receipt of the reply. The Client has the right to bring an action against the reference data provider and the Data Controller for any failure on their part to comply with the requirement of providing information according to the CCIS Act. The time limit for filing the lawsuit, in this case, shall be calculated from the date of expiry of the deadline for the provision of information.

The information above is hereby accepted on behalf of [cégnév] ([székhely]) as the Client.
Budapest, 2014. […]

_____
Signature