

FRAMEWORK AGREEMENT

About the management of foreign, convertible currency retail exchange account

Which is concluded between

Name of provider: **Szigetvári Takarékszövetkezet** (hereafter: Takarékszövetkezet)unit,
as the account managing unit, and also the address of contact (□□□□
.....)

Service provider's registered office: 7900 Szigetvár, József A. u. 19.

Service provider's registry number: 02-02-000186

Number of license for supervisory activity: 883/1997/F.

and: **Account Holder** (hereafter: Client)

Name of Client:

.....

Birth name of Client:

.....

Mother's name:

.....

Place and date of birth:

.....

Type and number of personal document:

.....

Client's place of residence:

.....

Client's citizenship:

.....

Client's electronic mail address (e-mail address):

.....

Client's telephone number:

.....

Client's mailing address:

.....

Number of the payment account	IBAN number	Currency ¹	Date of setting up the account
50800□□□-□□□□□□□□	HU□□-50800□□□-□□□□□□□□		2010.....
50800□□□-□□□□□□□□	HU□□-50800□□□-□□□□□□□□		
50800□□□-□□□□□□□□	HU□□-50800□□□-□□□□□□□□		
50800□□□-□□□□□□□□	HU□□-50800□□□-□□□□□□□□		

at the underwritten place and on the underwritten date, in accordance with the prevailing legal regulations, concerning the management of a payment account in foreign exchange, in accordance with the following:

¹ Eligible currencies: EUR/CHF/USD/GBP

1. The essential features of the service and the duration thereof:

1.1. The Takarékszövetkezet undertakes to manage and register the foreign exchange money instruments deposited on the Retail foreign exchange bank account with the above-mentioned account number in accordance with the Client's instructions, and carries out the regular bank payments arriving to the Client's debit or credit, in accordance with the General Terms of Contract and the prevailing Announcement.

2. Identification necessary for the completion of bank payment orders, individual identification:

2.1. For the completion of a bank payment order the account number and full name of the Client are needed.

2.2. Concurrently with the conclusion of this Framework Agreement, the account holder submits the name, identification, and sample signature of the account holder(s) having the right of disposal over the account, and other persons who are authorized with right of disposal, as well as the conditions concerning the way of disposal at the unit managing the account and agrees to the storing of the mentioned data.

3. The way of providing the approval necessary for the completion of bank payment orders, and the way of withdrawing the approval:

3.1. The completion of the payment procedure –with the exception of transfer of funds by court order and order to transfer funds – can only be carried out if they have been approved of by the paying party beforehand. The Takarékszövetkezet accepts the approval of the transfer the following way:

- for the completion of paper-based payment procedures, the signature must be presented in the way as previously submitted to the Takarékszövetkezet.

3.2. The Client accepts that if the payment order was initiated by the beneficiary, or through the beneficiary, the paying customer cannot recall the payment order after having assigned the payment order or the approval of the payment procedure to the beneficiary.

3.3. The Client accepts that in case of an order tied to a value date, the order can be recalled by the Client by the end of the workday previous to the value date agreed on by the parties.

3.4. If the payment order was initiated by the beneficiary, or through the beneficiary, then the approval of the beneficiary is necessary for recalling the order.

3.5. The Contracting Parties agree that in case the payment order is recalled, the Takarékszövetkezet is entitled to charge extra fees, costs or any other payment for the recall.

4. Date of the reception of payment orders and the final date of the acceptance by the Takarékszövetkezet for the completion on the actual date and the provisions concerning these:

4.1. The Takarékszövetkezet accepts the paper-based payment orders from the Clients and from the beneficiaries of the order of payment on business days, from Monday to Friday, during the opening hours of the given account managing unit.

4.2. The Takarékszövetkezet undertakes the completion of the received and registered payment orders on the given day with the following conditions:

4.2.1. The Client can submit paper-based payment orders by post or can hand them in to the Takarékszövetkezet; the payment orders submitted and received from Monday to Thursday until 12:00, on Fridays until 11:00 on the given day can be processed and credited on the same day.

4.2.2. The payment orders submitted later than the above-mentioned times are completed by the Takarékszövetkezet on the following business day.

4.3. The payment orders submitted by the Client in accordance with the conditions of completion on the given day and credited on the account of payment –managed by the Takarékszövetkezet – are credited on the addressee's account on the given day. The orders with available coverage that are submitted correctly and within the deadline of registry, but concern a payment account managed by a different payment services provider, are furthered by the Takarékszövetkezet via the SWIFT system on the given day, thus these orders will arrive to the addressee's account on the accounting business day as defined by the international payment regulations.

If the Client initiated an order towards the beneficiary that could not be credited by the beneficiary's provider, and as a result they remitted the amount to the ordering customer, the remitted amount will be credited on the Client's account by the Takarékszövetkezet on the day when the amount was received.

4.4. If the ordering customer's payment account is managed by the Takarékszövetkezet as well, the incoming transfers arriving to the Client's account will be credited on the day when the transfer is initiated. The incoming credits coming from the Clients of other payment services providers will be credited on the Client's account by the Takarékszövetkezet on the given day, following the reception of the SWIFT data.

4.5. In case if the order arrives prior to the opening of the payment account, or if it is incorrect or incomplete, then the Takarékszövetkezet keeps the incoming amount on a pending account until the account is opened, or the data of the order is corrected. The amount is kept on the pending account by the Takarékszövetkezet for 2 business days, and in case the Declaration necessary for the identification of the item is not provided by the Client during this time, or the account is not opened, then the Takarékszövetkezet remits the

unidentified order to the account of the ordering customer. The amount does not yield interest on the pending account, and the costs and contingent losses are borne by the Client.

4.6. In case an order arrives to the Client's account that cannot be fully identified by the Takarékszövetkezet due to mistakes in the account number or to other reasons, then they will attempt to settle the amount on the given day, that is, the account management unit of the Takarékszövetkezet will credit the order on the Client's account following the successful identification, or, in case the identification is unsuccessful, will remit the amount on the payment account of the ordering customer.

4.7. The VIBER transfers received for the Client's account will be immediately credited on the account when the Takarékszövetkezet acknowledges that they had been accepted in the savings bank.

5. The fees, charges, costs and other obligations of payment towards the Takarékszövetkezet are as follows:

5.1. The Client accepts that the Takarékszövetkezet debits their account with the sum of the fees and arising costs in exchange for the account management for the Client, and for the services connected thereto – without the specific agreement of the Client.

5.2. The Client accepts that the arising fees, costs and interests of the account management and the services connected thereto are due at the end of every closing period (on the last business day of each month) and the Takarékszövetkezet debits the account with these costs at the end of that business day, without orders from the Client thereto.

5.3. The Client and the Takarékszövetkezet agree that in exchange for the account management and the services connected to it for the Client, the Takarékszövetkezet is entitled to charge fees, costs and charges detailed in the inseparable Appendix no. 1. of this framework agreement (Announcement concerning the management of the account).

5.4. The Client accepts that by way of the prevailing Announcement, they have been informed of the amount of the fees and charges regarding the management of the account, and of the way the arising costs and interests are charged.

5.5. The holders of joint accounts registered with two names accept that their costs towards the Takarékszövetkezet, arising from this agreement, are joint and several.

6. Interest rates and exchange rates applied in the course of the completion of payment procedures:

-in case of foreign currency credited on a HUF account, the exchange buying rate of the Szigetvári Takaréék;

-in case of foreign currency debited on a HUF account, the exchange selling rate of the Szigetvári Takaréék.

7. The method of communication and the requirements concerning technical means necessary for the Client for the fulfilment of the obligation to inform by the Takarékszövetkezet:

7.1. The Client accepts that this framework agreement only concerns the personal or postal submission and registry of payment orders.

7.2. The Takarékszövetkezet performs the compulsory formal and content examination in every case, and only registers payment orders that are formally correct and signed the same way as it was registered at the Takarékszövetkezet. The Takarékszövetkezet at all times refuses to complete overwritten, corrected payment orders.

7.3.. Contracting Parties agree that the Takarékszövetkezet provides the Client as paying customer, on request by the Client, with the most important identification in connection with the payment operations concerning their account as required by the relevant statute, in the form of account statement, once a month, subsequently in paper or electronic form– free of all charges or costs.

The Client hereby states that they

request

do not request

subsequent information from the Takarékszövetkezet concerning the payment operations affecting their foreign exchange account.

If they request it, they require it sent

in the form of electronic statement in paper form.

8. The method and frequency of the fulfilment of obligation to inform by the Takarékszövetkezet, and that of the provision of the terms of contract:

8.1. At the request of the Client, the Takarékszövetkezet is obliged to provide the Client with terms of conditions and the compulsory information before the conclusion of the contract at any time, in writing, in paper or electronic form.

8.2. In case their declaration of rights is provided, concerning the payment order based on this framework agreement with the paying customer, –at request of the paying customer– the Takarékszövetkezet informs them in advance, in paper or electronic form, about the duration of the completion of the service, and about every fee, cost and payment obligation towards the Takarékszövetkezet.

9. The language of the conclusion of the agreement, and the language of communication during the contractual relationship:

9.1. Contracting parties agree that the language of the conclusion of the framework agreement and the language of communication while the legal relationship resulting from the framework agreement exists is the Hungarian language.

10. The obligation of communication of the Client concerning unapproved or erroneously debited payment operations and the rules of correction:

10.1. Deadline of the request of correction concerning the unapproved, or approved, but erroneously completed payment operations

10.1. Contracting Parties have agreed that the Client can immediately, but not later than the end of the 30th day following the completion of the payment operation (or by the end of the last calendar day or business day of the month) request the correction of the unapproved, or approved, but erroneously completed payment operations, and the Takarékszövetkezet will take measures for the completion of the request of correction without delay. The Takarékszövetkezet has informed the Client of the fact that the above-mentioned deadline does not include the case if the Takarékszövetkezet did not fulfil its obligation of subsequent information following the payment order.

10.2. The rules of the responsibilities of the Takarékszövetkezet concerning the unapproved payment operations:

10.2. In case of the completion of an unapproved payment operation, the Takarékszövetkezet is obliged to reimburse the amount of the given payment operation for the paying customer without delay, to restore the conditions previous to the debit concerning the payment account, and to recompense for the paying customer's damages.

10.3. The obligation of the Takarékszövetkezet defined concerning the completion of payment operations:

10.3.1. **If the payment operation was initiated by the paying customer**, as the client of the Takarékszövetkezet, the payment services provider of the paying customer, that is, the Takarékszövetkezet bears the responsibility for the erroneous completion of the payment operation, except in case they can prove that the amount of the payment operation arrived to the payment services provider of the beneficiary. In case it cannot be proved, or the payment service provider of the paying customer is deemed responsible, they, that is, the Takarékszövetkezet is obliged to reimburse the amount of the given payment operation for the paying customer without delay, and to restore the payment account to such conditions as if the erroneously completed payment operation had not occurred.

If the amount of the payment operation has arrived to the beneficiary's payment service provider, then the beneficiary's payment service provider is responsible for the erroneous completion of the operation. In this case the beneficiary's payment service provider is obliged to provide the beneficiary with the amount of the payment operation, and credit it on their account without delay.

10.3.2. **If the payment operation was initiated by the beneficiary, or it was initiated through them**, then the beneficiary's payment provider is responsible for forwarding the payment order to the payment service provider of the paying customer. If the beneficiary's payment service provider is responsible, then it is obliged to send the payment order to the payment service provider of the paying customer without delay.

10.3.3. The beneficiary's payment service provider is responsible for the statutory completion of the payment operations towards the beneficiary. In this case the beneficiary's payment service provider, if it has a responsibility, is obliged to ensure without delay that the amount of the payment operation credited on the beneficiary's account is available for the beneficiary.

With the exception of the provisions set out points 10.3.4., 10.3.2. and 10.3.3., the paying customer's own payment service provider is responsible towards the paying customer concerning the non-completion or erroneous completion of the payment operation. The payment service provider of the paying customer – in case they are responsible for the non-completion or erroneous completion of the payment operation – is obliged to reimburse the amount of the not completed or erroneously completed payment operation for the paying party, and to restore the payment account in a state as if the erroneously completed operation had not taken place.

10.3.5. If the payment operation was initiated by the beneficiary, or through the beneficiary, then the payment service provider of the beneficiary is obliged to conduct themselves in the way it can be expected in the given situation, independently of the question of responsibility for the erroneous completion, so that the operation can be followed up. The payment service provider of the beneficiary shall inform the beneficiary of the result of the follow-up.

10.4. Conditions of reimbursement concerning the approved payment operations:

10.4.1. The payment service provider of the paying party reimburses the amount of the payment operation initiated by the beneficiary or through the beneficiary and approved by the paying customer, if, in the time of approval the paying customer did not recognise the amount of the payment operation, and the amount of the payment operation exceeded the amount which could reasonably be expected of the paying customer in the given situation. The paying customer is obliged to prove the existence of the conditions. The paying customer cannot refer to the condition concerning the amount of the payment operation in connection with the exchange of the currencies, if the reference-rate was applied in the course of the exchange. When judging the amount of the payment operation that can reasonably be expected of the paying customer, the payment service provider has to consider the previous payment operations of the paying customer, the content of the framework agreement and the circumstances of the payment operation.

10.4.2. Contracting Parties agree that the paying customer is not entitled to the reimbursement if they gave the approval directly to their own payment service provider, and the payment service provider or the beneficiary fulfilled their obligation to provide information of the payment operation in advance in accordance with the framework agreement, 28 (twenty-eight) days before the completion of the payment order was due.

10.4.3. The paying customer can raise their claim for reimbursement concerning a payment operation initiated by the beneficiary or through the beneficiary and approved by the paying customer for 56 (fifty-six) days from the date of the debit. Within 10 business days from the date when the claim for reimbursement is lodged by the paying customer, the payment service provider reimburses the amount of the payment operation or rejects the request with a justification. In case the reimbursement is rejected, the payment service provider concurrently informs the paying customer of the forums eligible for the out-of-court settlement of the litigation.

11. The conditions of the coming into force of the modifications of the agreement initiated by the Takarékszövetkezet, and the rules concerning the acceptance thereof:

11.1. The contracting parties agree that the Takarékszövetkezet is entitled to unilaterally modify –with the observance of the relevant statutes–the conditions contained by the framework agreement and in the documents constituting its inseparable appendices, and also the interest, fees, cost and rate defined in the Announcement.

11.2. The contracting parties agree that, if the modification is unfavourable of the Client, the Takarékszövetkezet announces the modification of the framework agreement, of the conditions detailed in the documents constituting the inseparable appendix thereof, and of the interests fees and charges or costs defined in the Announcement, and also the coming into effect of the modification at least 60 (sixty) days in advance in the form of an Announcement on the www.szigetvaritakarek.hu web page, and at the specific request of the Client the Takarékszövetkezet provides the Announcement concerning the modification(s) by post or electronically, or by other permanent data carrier (e.g. electronically, via e-mail message) agreed on with the Takarékszövetkezet. When initiating the modification of the framework agreement and the conditions detailed in the documents constituting the inseparable appendices thereof, and that of the interests, fees, charges and other costs detailed in the Announcement in a way that is unfavourable for the Client, the Takarékszövetkezet informs the Client of the fact that the modification can be deemed accepted by the Client if they did not notify the Takarékszövetkezet of the fact that they do not accept the modification, in writing, before the modification comes into effect. The Client is entitled to terminate the framework agreement until the day preceding the coming into effect of the modification, and the termination is free of charges, costs and other obligations of payment. Naturally this does not include the case when, resulting from the framework agreement concluded with the Client, the Takarékszövetkezet registers arrears –due to the default of payment of bank charges. If there is no adequate coverage for the settlement of the bank charges, and the Client fails to settle the arrears within 15 days from the date of the demand for payment sent by the Takarékszövetkezet, then the Takarékszövetkezet is entitled to terminate the framework agreement with immediate effect and concurrently cancel the bank account maintaining the demand concerning the arrears. If the Client does not terminate the framework agreement in writing until the day preceding the date when the modification comes into effect, then the modification must be deemed accepted by the Client. In this case the Takarékszövetkezet will be entitled to charge the modified amount of fees, charges and costs and to execute the modified terms of contract as defined in the information and Announcement, from the date the modification comes into effect.

11.3. The Contracting Parties agree that if the modification of the framework agreement, of the conditions contained by other documents constituting inseparable appendices thereof, and that of the interests, fees, charges and other costs detailed in the Announcement are favourable for the Client, then the Takarékszövetkezet shall inform the Clients thereof in the form of an Announcement posted in the client areas 15 days prior to the coming into effect of the modifications, and they publish the Announcement on the www.szigetvaritakarek.hu web page as well.

11.4. The Contracting Parties agree that if the modification of the framework agreement concerns interest rate or exchange rate, then the Takarékszövetkezet is entitled to modify the interest rate or exchange rate immediately, without the preliminary notification of the Client thereof, bearing in mind that the parties have agreed on it in the framework agreement and that in the course of the completion of payment operations, the interest rate and exchange rate applied by the Takarékszövetkezet is reference interest rate and reference

exchange rate. In this case the Takarékszövetkezet informs the Clients of the modifications at the latest on the date of their coming into effect in the form of the actual Announcement published on the www.szigetvaritakarek.hu web page and posted in the client areas.

12. The duration of the agreement:

12.1. This framework agreement is valid for an undetermined period.

13. The right of termination by the Client concerning the framework agreement, and the consequences thereof:

13.1. This framework agreement can be terminated by the Client without notice, with immediate effect, and by the Takarékszövetkezet with a notice of 60 days. In the case of a joint account managed with two account holders' names, the two account holder Clients can only exercise their right of termination together. In case the Client terminates the agreement, the Client is obliged to settle their arrears towards the Takarékszövetkezet concurrently to the termination of the agreement.

13.2. If, resulting from the framework agreement concluded with the Client, the Takarékszövetkezet registers arrears due to the default of payment of bank charges and there is no adequate coverage for the settlement of the bank charges, and the Client fails to settle the arrears within 15 days from the date of the demand for payment sent by the Takarékszövetkezet, then the Takarékszövetkezet is entitled to terminate the framework agreement with immediate effect and concurrently cancel the bank account, however maintain the demand concerning the arrears. The Client accepts that if they seriously or repeatedly violate their obligations resulting from the framework agreement, then the Takarékszövetkezet is entitled to terminate the agreement with immediate effect.

13.3. With regard to the fact that this framework agreement has undetermined duration, the Client has the right to terminate the agreement at the end of the first year free of any charges, fees or other obligations of payment, without notice and with immediate effect.

13.4. The Takarékszövetkezet and the Client agree that the Takarékszövetkezet informs the Client of the termination of the framework agreement in writing, by post by sending a registered letter in any case when the termination of the agreement is initiated by the Takarékszövetkezet.

14. Choice of law, exclusive scope of authority and stipulation of jurisdiction:

14.1. Contracting Parties agree that for the settlements of disputes arising from this framework agreement they consider the regulations of the Hungarian law applicable.

14.2. Contracting Parties agree that they will attempt to settle the litigations arising from this framework agreement by way of an agreement (in accordance with point 15). In case the attempt fails – depending on the limit and the value of the matter in dispute – they stipulate the exclusive jurisdiction of the Municipal Court and/or the County Court².

15. Forums for the out-of-court settlements of litigations arising from this framework agreement:

15.1. For the out-of-court settlement of litigations arising from this agreement, the Client can recourse to a reconciliatory board. The reconciliatory board is an independent board functioning in cooperation with the county and capital chambers of commerce and industry. The Client can get information on the details of the relevant reconciliatory board from the web page of the Hungarian Chamber of Commerce and Industry, and from the web page of the ministry led by the minister responsible for consumer protection.

16. Informative provisions concerning the queuing of items:

16.1. By signing this agreement the Client accepts that they had been informed of the fact that the transfers completed on the basis of transfers of funds by court order and orders to transfer funds which cannot be fully or partially completed due to lack of funds are queued by the Takarékszövetkezet until the provision of the necessary funds –but no longer than 35 days–in case there is no order by the beneficiary for the immediate reimbursement of the amounts. The sequence of completion is determined by the date of reception. The period of queuing begins on the business day following the reception of the payment order.

16.2. The payment accounts of the paying party managed by the same payment service provider – in this case by the Takarékszövetkezet–are regarded as one payment account from the point of view of the completion of the transfers completed on the basis of transfers of funds by court order and orders to transfer funds.

16.3. The Client as paying customer accepts that they have to complete partial payment up to the level of the partial funds available in case of transfers of funds by court order and orders to transfer funds.

16.4. The Client as paying customer accepts that the completion of transfers required by transfers of funds by court order and orders to transfer funds are completed before any other payment operations.

² The branch offices in Baranya County have to stipulate the Pécs Municipal Court and the Baranya County Court, branch offices in Bács-Kiskun County state the Kecskemét Municipal Court, and the Bács-Kiskun County Court.

16.5. The Client accepts that the paying customer cannot exercise their right of correction in case of transfers required by transfers of funds by court order and orders to transfer funds.

16.6. The Client accepts that the reception of the transfers of funds by court order and orders to transfer funds is the date when the payment service provider of the paying customer receives the payment order in full possession of all information necessary for the completion.

16.7. The Client accepts that in case of an order for transfer of funds by court initiated by the beneficiary via their payment service provider, the date of reception from the point of view of the payment service provider of the beneficiary is the date when they receive the order for transfer of funds by court in full possession of all information necessary for the completion of their tasks –thus especially in possession of the data enabling the identification of person having the right of disposal.

16.8. The payment service provider managing the account of the paying customer immediately notifies the beneficiary and the person submitting the order to transfer funds of the queuing of the transfer of funds by court order and orders to transfer fund if it cannot be completed due to lack of funds. The notification contains the details of the payment order and the last day of queuing.

If the fund available on the payment account indicated in the order to transfer funds and transfer of funds by court submitted by the executive does not or only partially covers the demanded amount, then the Takarékszövetkezet extends the completion to other funds of the Client managed in accordance with payment account agreement, and deposit agreement or savings deposit agreement in other currencies.

The Takarékszövetkezet executes the above-mentioned extension–in accordance with the relevant statute–in the following order:

- a) amounts managed on a retail account if the funds are not governed by point b),
- b) amounts managed on a retail bank account, in accordance with a deposit agreement,
- c) amounts managed in accordance with payment account agreement as defined in the act concerning the provision of payment services, if the funds are not governed by point a),
- d) amounts deposited in accordance with the deposit agreement defined in the relevant statute, if it is managed by the Takarékszövetkezet in accordance with the regulations of a payment account agreement,
- e) amounts deposited in accordance with a savings deposit agreement defined in the relevant statute if it is managed by the Takarékszövetkezet in accordance with the regulations of a payment account agreement.

This must be applied for all the amounts available for the Client and managed in HUF, and following that for all the amounts managed in foreign currencies.

Of the amounts listed in the same point the Takarékszövetkezet will first include in the execution the deposits with lower interest rate, then the deposits with higher interest rate, and of the deposits with the same interest rate, the deposit fixed later will be included in the execution first, and then the deposits fixed previously.

The order of the executing authority must be completed in HUF independently of the currency mentioned in the order, and with regard to the exchange buying rate –valid on the date of completion – subscribed by the Takarékszövetkezet.

In case of demands arising against either holder of an account with several holders, the entire sum of the amounts managed on the given account by the payment service provider can be included in the execution of the demands.

If the Takarékszövetkezet does not manage any amounts available for the Client that can be included in the execution in HUF, then the order can be submitted directly for an amount managed in foreign currency.

17. Provisions concerning data management, and direct marketing:

17.1. Contracting parties agree that, by signing this framework agreement, the Client agrees that the Takarékszövetkezet shall provide me with information concerning the products of the Takarékszövetkezet, through advertisement and other marketing-purpose delivery – with the means of direct contact (direct marketing) but especially by post, by electronic mail or by any other means of communication equivalent thereto –though the use of my data managed by the Takarékszövetkezet qualifying as bank secret or business secret.

Yes No

17.2. By signing this framework agreement the Client authorizes the Takarékszövetkezet to forward the information concerning the Client and qualifying as bank secret, business secret and personal details to the agents, other appointees and representatives being in a contractual relationship with the Takarékszövetkezet –to the extent necessary for the provision of the services of the Takarékszövetkezet– for the purposes of data management and record.

17.3. Concurrently to signing this framework agreement, the Client absolves the Takarékszövetkezet and its agents, other appointees, representatives from their obligation of secrecy towards each other within their legal relationships.

17.4. By signing this agreement I hereby authorize the Takarékszövetkezet and its agents, other appointees, representatives to provide each other with my details that I have provided, with the purpose of

recording, managing storing and processing my details, and also with the purpose of direct marketing, market research and risk analysis. The agreement of the Client includes future information concerning the products of the Takarékszövetkezet communicated with advertisement purposes in direct mail, by telephone, through electronic or other means of communication.

17.5. By signing this framework agreement the Client accepts that concurrently with the signing of the agreement they have been informed of their rights and their opportunities for redress in connection with data management, thus also of that they can withdraw their agreement concerning the sending of direct marketing advertisements, and cancel the marketing deliveries at any time, without any limitations and free of charge by a declaration which enables the unambiguous identification of the Client, sent to the address of the Takarékszövetkezet, to that of its agents, other appointees and representatives (including the electronic mail address/e-mail address present on the web page). The Client has the right to request modifications – carrying over the data registered in the records of the Takarékszövetkezet and its agents, other appointees, representatives –concerning the changes that occurred in the above-mentioned personal data, at any time, free of charge. Client accepts that they have been informed of the fact that the Takarékszövetkezet, its agents, other appointees, representatives record and manage the client information for 5 years following the termination of the enforceability of the rights and obligations, or for the period required by the relevant statutes.

17.6. By signing this framework agreement the Client states that their declaration given in this agreement qualifies as authorization/acceptance in accordance with act LXIII of the year 1992 concerning the protection of personal details and the publicity of the data of public interest and with the sectoral statutes, and also agrees that they have fully received preliminary information from the Takarékszövetkezet concerning the data management, and provision of data, and they sign this contract in full knowledge thereof.

18. Other provisions:

18.1. The Client states that they got acquainted with and accepted the General Terms of Contract constituting the inseparable element of this agreement and the relevant Announcement of the Takarékszövetkezet prior to signing this agreement, and regard these as the inseparable appendices of the framework agreement.

18.2. Concurrently with the signing of this agreement, the Takarékszövetkezet has informed the Client of the fact that, on the basis of this framework agreement the amounts deposited on the account opened for the Client are insured in accordance with the prevailing provision of the act concerning the National Deposit Insurance Fund.

18.3. Concerning the questions not provided for in this agreement, the provisions of the General Terms of Contract in the General Policy of the Takarékszövetkezet, of the prevailing statutes concerning payment, of the statutes concerning credit institutions and financial enterprises, and of the Civil Code are applicable.

18.4. The Client hereby declares that their details included in this framework agreement are true, and they accept that they are obliged to inform the Takarékszövetkezet of any changes in their details within 5 (five) business days. By signing this framework agreement the Client, being fully aware of their legal liability, declared that they have acted in their own name when concluding the framework agreement.

Dated, on.....day of..... month, year 200.....

.....
Client

.....
Client

.....
Takarékszövetkezet

Appendices: General Terms of Contract concerning the management of foreign exchange retail accounts
Appendix no.1.- Announcement- Payment operations performed in foreign exchange and currency–
Conditions of exchange accounts managed for exchange foreign/exchange Hungarian natural/legal persons