



Annex 2 to Government Decree 6/2021 (15 September)

**DECLARATION on using the payment moratorium<sup>1</sup>**

Pursuant to Act CVII of 2020 on Transitional Measures to Stabilize Certain Priority Social Groups and Enterprises in Financial Difficulties and Government Decree 637/2020 (22 December) on the introduction of special rules on loan repayment moratorium in relation to the state of danger [hereinafter: Government Decree 637/2020 (22 December)] I, the undersigned,

Name:.....  
Family and first name at birth:.....  
Place and date of birth: .....  
Mother's family and first name at birth: .....  
E-mail address:.....  
Phone number:.....

as a natural person, hereby declare, being aware of my liability under the Criminal Code, with regard to all my retail credit, loan and lease agreements with MKB Bank Ltd<sup>2</sup> (hereinafter: financial institution), existing on 18 March 2020 at 24:00 hrs, concluded by the financial institution within the framework of its business (other than consumer loan agreements backed by securities, loan agreements backed by pledges and financial lease agreements for the use of vehicles) and my loans disbursed under my employer loan agreement managed by the financial institution based on a contract that, following 18 March 2020 (please mark what applies to you with X)

- there has been a long-term decline in the disposable income of my household;
- I was unemployed or a jobseeker for at least 30 days or currently have that status and my relative living in the same household was unemployed or a jobseeker for at least 30 days or currently has that status;
- I was or at the time of this declaration I am a public employee and my relative living in the same household was or at the time of this declaration is a public employee;
- I maintain at least one child in my household, including a person with changed work capacity over 25 years of age if their condition has prevailed for at least one year or is unlikely to stop in a year, or I am expecting a child, or my relative in the same household is expecting a child;
- I receive pension on my own right or on the right of a relative (e.g., widow, disability or accident-related person) and my relative living in the same household receives pension on their own right or pension on the right of a relative (e.g., widow, disability, accident-related pension),

therefore, in view of the reason stated in Section 5 (1) and (2) of Government Decree 637/2020 (22 December), I wish to use the payment moratorium and request the continuation of the payment moratorium for my principal, interest and fee payment obligations arising from the contract(s) from 1 November 2021. I declare that I have in my possession documents or other evidence in support of the grounds stated by me. I declare that I am aware that the present declaration cannot be amended after the deadline set by Government Decree 637/2020 (22 December), and that in this respect the only option is to withdraw from the payment moratorium.

Date: ..... day .....  
month..... year

.....  
Signature

<sup>1</sup> The financial institution may modify the address of the declaration for the purpose of providing accurate information to the customer, or adjust the formatting of the declaration to the image of the institution.  
<sup>2</sup> Financial institution



I understand that the Bank shall manage my data provided in this declaration in order to execute the payment moratorium with regard to the relevant Loan Agreements in line with the provisions of the applicable legislation for processing personal data in credit relationships, i.e. Regulation (EU) 2016/679 (General Data Protection Regulation / GDPR) and Act CCXXXVII of 2013 on Credit Institutions and Financial Enterprises. The legal basis for data processing is to perform Loan Agreement(s) as per Article 6 (1) b) of the GDPR in line with the legislation on payment moratorium, i.e. Act LVIII of 2020, Act CVII of 2020 and Government Decree No. 637/2020 (XII.22.). The Bank shall manage the declaration until the expiry of the moratorium period, and thereafter for the duration of the credit relationship plus 5 years upon termination thereof. For detailed information on data processing performed by the Bank, in particular the relevant rights of the data subjects, the manner of exercising such rights and the available remedy options please visit the Customer Privacy Notice at the website <https://www.mkb.hu/adatvedelmi-tajekoztatas>.

Dear Customer,

Your declaration to join the 2nd phase of moratorium II starting from 1 November 2021 can be submitted to the Bank as follows:

Declaration on joining the moratorium for retail customers

In the case of retail customers the principal debtor or co-debtor can visit any bank branch in person to make a declaration for which the deadline is Friday, 29 October 2021 (end of the day). Please visit the website to check our branch opening times in the Branch and ATM finder (<https://www.mkb.hu/elerhetosegek/fiok-es-atm-kereso>).

You can also submit your declaration electronically for which the deadline is Sunday, 31 October 2021 (end of the day) in accordance with the following:

The principal debtor can submit his/her declaration via NetBankár. MKB NetBANKár ([mkbnetbankar.hu](http://mkbnetbankar.hu)) (NETBANKÁR / Administration menu / Declaration for payment moratorium)

In case of having only a credit card account managed by the Bank, the account holder can make a declaration as follows:

Visit an MKB Bank branch near you. You can submit your declaration on payment moratorium to any branch by the end of Friday, 29 October 2021.

Please note that you can make a valid declaration on joining the moratorium only for your loan transactions under moratorium on 30 September 2021. Based on your declaration the Bank will set up the payment moratorium with effect from 1 November 2021 for all your transaction under moratorium on 30 September 2021.