

APPLICATION FOR MKB MORTGAGE LOAN

I. LOAN DATA (TO BE COMPLETED AT THE BRANCH)

Purpose of loan applied for									
<input type="checkbox"/>	purchase of new flat/house	<input type="checkbox"/>	purchase of second-hand flat/house	<input type="checkbox"/>	purchase of a residential plot	<input type="checkbox"/>	construction of a new flat/house	<input type="checkbox"/>	refurbishment of a flat/house
<input type="checkbox"/>	extension of a flat/house	<input type="checkbox"/>	modernisation of a	<input type="checkbox"/>	bridging plus loan for the purchase of a flat/house/residential plot	<input type="checkbox"/>	bridging plus loan for the construction of a flat/house	<input type="checkbox"/>	purchase of a non-residential property
<input type="checkbox"/>	refurbishment of a non-residential property	<input type="checkbox"/>	modernisation of a non-residential property	<input type="checkbox"/>	bridging plus loan for the purchase of a non-residential property	<input type="checkbox"/>	replacement of direct housing loan	<input type="checkbox"/>	replacement of loan granted for replacing a direct housing loan
<input type="checkbox"/>	replacement of a non-housing loan provided by MKB	<input type="checkbox"/>	free utilisation (loan for the purpose of consumption)	<input type="checkbox"/>	construction of a new flat in a condominium of 3-50 flats				

Type(s) of loan applied for	Amount (HUF)	Interest/ reference Interest period ¹	Tenor	Commitment period ²	Grace period
MKB New Home Building Loans ³		5 years	month	month	-
MKB New Home Interest Subsidised Housing Loan		5 years	month	month	-
MKB Interest Subsidised 2009 Loan		12 months	month	month	-
MKB Variable Interest Housing Loan <input type="checkbox"/> normal <input type="checkbox"/> extra <input type="checkbox"/> premium <input type="checkbox"/> exclusive		6 12 months 5 years	month	month	-
MKB variable Interest Bridging Plus <input type="checkbox"/> normal <input type="checkbox"/> extra <input type="checkbox"/> premium <input type="checkbox"/> exclusive		6 12 months	month	month	month
MKB Variable Interest Private Loan <input type="checkbox"/> normal <input type="checkbox"/> extra <input type="checkbox"/> premium <input type="checkbox"/> exclusive		6 12 months 5 years	month	month	-
MKB Interest Fixing Housing Loan <input type="checkbox"/> normal <input type="checkbox"/> extra <input type="checkbox"/> premium <input type="checkbox"/> exclusive		10 years	120/240/360 months	month	-
MKB Interest Fixing Private Loan <input type="checkbox"/> normal <input type="checkbox"/> extra <input type="checkbox"/> premium <input type="checkbox"/> exclusive		10 years	120/240/360 months	month	-
MKB HUF Real Property Loan <input type="checkbox"/> normal <input type="checkbox"/> extra <input type="checkbox"/> premium <input type="checkbox"/> exclusive		3 6 12 months 5 years	month	month	-
MKB HUF Bridging Plus Real Property Loan <input type="checkbox"/> normal <input type="checkbox"/> extra <input type="checkbox"/> premium <input type="checkbox"/> exclusive		3 6 12 months	month	month	month

I agree to purchase credit protection⁵ insurance: yes no

Promotion
Selected discount: ⁶ (if credit protection insurance is agreed) reimbursement of the first total monthly instalment waiver of charges related to prepayment

The day selected for the payment of instalment: each month day (only 1-27 may be selected)

The account number for the settlement of the loan:⁷ - -

Name of account holder:

MKB account number for the settlement of the loan: 10300002 - -

¹ The interest rates and reference interest rates applied by the Bank to the particular products are included in the 'List of terms and conditions for private individuals - Secured loan products, mortgage loans'.

² Deadline for the implementation of the loan purpose, of which detailed information is included in the form of Declarations Relating to Loan Applications for MKB Real Property Loan.

³ The maximum tenor is 300 months, the state subsidises the interest payment of the loan until the end of the tenor.

⁴ In the event of MKB Variable Interest Bridging Plus Housing Loan the minimum tenor is 10 years and the maximum tenor is 30 years.

⁵ Any natural person who, at the time of making the declaration of entry made by them, satisfies the following conditions may be insured for credit protection: 1) is between 18 and 60 years of age, (2) has a mortgage loan agreement with the Bank of up to HUF 20 million (hereinafter referred to as "loan agreement") (3) the term of the loan agreement is at least 5 years but not more than 25 years (4) does not receive disability or rehabilitation benefits The terms and conditions of the credit protection insurance agreement are included in the documents entitled "General and Particular terms and conditions of group credit protection insurance of CIG Pannónia Első Magyar Általános Biztosító Nyrt. for group credit protection insurance relating the mortgage loans provided by MKB Bank Nyrt." and in the "General Insurance Terms and Conditions and Particular Insurance Terms and Conditions Insurance Product Description for group credit protection insurance relating the mortgage loans provided by MKB Bank Nyrt."

⁶ The two preferential conditions specified here and published within the framework of the campaign cannot be utilised together. Please refer to the "List of terms and

II. PERSONAL AND IDENTIFICATION DETAILS OF APPLICANT(S) (TO BE COMPLETED BY THE CUSTOMER)

Data definition	Applicant 1 ¹	Applicant 2 ²
Applicant's name:	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Name at birth:	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Mother's name:	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Citizenship:	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Place of birth:	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Date of birth:	<input style="width: 20px;" type="text"/> year <input style="width: 20px;" type="text"/> month <input style="width: 20px;" type="text"/> day	<input style="width: 20px;" type="text"/> year <input style="width: 20px;" type="text"/> month <input style="width: 20px;" type="text"/> day
Do you have a Hungarian tax identification number? ³	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
Tax identification number: ⁴	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Personal identification document - type:	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Personal identification document - number:	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Personal identification number:	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Number of the official address card (address card):	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Permanent registered)	<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> city/to wn <input style="width: 100%;" type="text"/> street <input style="width: 20px;" type="text"/> nu <input style="width: 20px;" type="text"/> floor/door	<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> city/to wn <input style="width: 100%;" type="text"/> street <input style="width: 20px;" type="text"/> nu <input style="width: 20px;" type="text"/> floor/do
Postal address: (if different from the	<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> city/to wn <input style="width: 100%;" type="text"/> street <input style="width: 20px;" type="text"/> nu <input style="width: 20px;" type="text"/> floor/door	<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> city/to wn <input style="width: 100%;" type="text"/> street <input style="width: 20px;" type="text"/> nu <input style="width: 20px;" type="text"/> floor/do
Phone number:	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
E-mail address:	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Highest educational qualification:	<input type="checkbox"/> university/c ollege <input type="checkbox"/> secondar y school <input type="checkbox"/> primary school	<input type="checkbox"/> universi ty/colleg <input type="checkbox"/> secondar v school <input type="checkbox"/> primary school
Marital status:	<input type="checkbox"/> single <input type="checkbox"/> married <input type="checkbox"/> divorce <input type="checkbox"/> domes <input type="checkbox"/> widow	<input type="checkbox"/> single <input type="checkbox"/> married <input type="checkbox"/> divorce <input type="checkbox"/> domes <input type="checkbox"/> widow
Relationship with the co-debtor	<input type="checkbox"/> parent <input type="checkbox"/> sibling <input type="checkbox"/> spouse <input type="checkbox"/> domestic <input type="checkbox"/> other: _____	
<u>Are you involved in the utilisation of the loan</u>	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
Number of persons living	<input style="width: 20px;" type="text"/> persons, of which the number of dependents <input style="width: 20px;" type="text"/> persons	<input style="width: 20px;" type="text"/> persons, of which the number of dependents <input style="width: 20px;" type="text"/> p

¹ Person affecting by the purpose of the loan (beneficiary of acquirer of the ownership title).

² To be completed by any additional Applicant who is a co-owner of the real property involved in the purpose of the loan, the acquirer of the ownership title, the spouse/domestic partner of the person who wishes to live in the real property affected by the purpose of the loan In case of additional debtors as well as mortgagors and

³ It must be completed for market loans!

⁴ It must be completed for state subsidised

III. EMPLOYMENT AND INCOME DATA OF APPLICANTS

Data definition	Applicant 1	Applicant 2
Name of Employer1:	<input type="text"/>	<input type="text"/>
Form of ownership:	<input type="checkbox"/> budgetary organisation <input type="checkbox"/> Ny <input type="checkbox"/> ZR <input type="checkbox"/> Kft <input type="checkbox"/> Bt <input type="checkbox"/> other: _____	<input type="checkbox"/> budgetary organisation <input type="checkbox"/> NyRt. <input type="checkbox"/> ZRt. <input type="checkbox"/> Kft <input type="checkbox"/> Bt <input type="checkbox"/> other: _____
Your position at	<input type="checkbox"/> employee <input type="checkbox"/> middle manager <input type="checkbox"/> senior manager <input type="checkbox"/> pension <input type="checkbox"/> entrepreneur, certificate number: _____ <input type="checkbox"/> other: _____	<input type="checkbox"/> employee <input type="checkbox"/> middle manager <input type="checkbox"/> senior manager <input type="checkbox"/> pension <input type="checkbox"/> entrepreneur, certificate number: _____ <input type="checkbox"/> other: _____
Start date of current employment or retirement:	<input type="text"/>	<input type="text"/>
Certified ¹ , monthly regular net income:	<input type="text"/> HUF	<input type="text"/> HUF
and its source (in case of Employer1):	<input type="checkbox"/> wage <input type="checkbox"/> other: _____	<input type="checkbox"/> wage <input type="checkbox"/> other: _____
Name of Employer2:	<input type="text"/>	<input type="text"/>
Form of ownership:	<input type="checkbox"/> budgetary organisation <input type="checkbox"/> NyRt. <input type="checkbox"/> ZRt. <input type="checkbox"/> Kft <input type="checkbox"/> Bt <input type="checkbox"/> other: _____	<input type="checkbox"/> budgetary organisation <input type="checkbox"/> NyRt. <input type="checkbox"/> ZRt. <input type="checkbox"/> Kft <input type="checkbox"/> Bt <input type="checkbox"/> other: _____
Your position at	<input type="checkbox"/> employee <input type="checkbox"/> middle manager <input type="checkbox"/> senior manager <input type="checkbox"/> pension <input type="checkbox"/> entrepreneur, certificate number: _____ <input type="checkbox"/> other: _____	<input type="checkbox"/> employee <input type="checkbox"/> middle manager <input type="checkbox"/> senior manager <input type="checkbox"/> pension <input type="checkbox"/> entrepreneur, certificate number: _____ <input type="checkbox"/> other: _____
Start date of current employment or retirement:	<input type="text"/>	<input type="text"/>
Certified ¹ , monthly regular net income:	<input type="text"/> HUF	<input type="text"/> HUF
and its source (in case of Employer2):	<input type="checkbox"/> wage <input type="checkbox"/> other: _____	<input type="checkbox"/> wage <input type="checkbox"/> other: _____
Other regular and verifiable net revenue/income and its source:	<input type="text"/> HUF <input type="checkbox"/> rental fee revenues <input type="text"/> HUF <input type="checkbox"/> honorary fee <input type="text"/> HUF <input type="checkbox"/> dividend income <input type="text"/> HUF <input type="checkbox"/> pension ² <input type="text"/> HUF <input type="checkbox"/> own business <input type="text"/> HUF <input type="checkbox"/> GYES/GYED, GYET, TGYÁS <input type="text"/> HUF <input type="checkbox"/> other: ³ _____	<input type="text"/> HUF <input type="checkbox"/> rental fee revenues <input type="text"/> HUF <input type="checkbox"/> honorary fee <input type="text"/> HUF <input type="checkbox"/> dividend income <input type="text"/> HUF <input type="checkbox"/> pension ² <input type="text"/> HUF <input type="checkbox"/> own business <input type="text"/> HUF <input type="checkbox"/> GYES/GYED, GYET, TGYÁS <input type="text"/> HUF <input type="checkbox"/> other: ³ _____

1 Based on the list of documents on page 8, for income certificates.

2 Old-age pension, early retirement allowance, official service allowance.

3 Any other acceptable income: definite eligibility for a survivor's widow pension, family allowance and all other income certified beyond reasonable doubt with documents consolidated taxation.

IV. FINANCIAL DATA AND BANKING RELATIONSHIPS OF THE APPLICANT(S) (TO BE COMPLETED BY THE CUSTOMER)

Data definition	Applicant 1		Applicant 2	
Do you currently have an account with any other bank?	<input type="checkbox"/> yes	<input type="checkbox"/> no	<input type="checkbox"/> yes	<input type="checkbox"/> no
Name of the account-keeping bank(s):	<input type="text"/>		<input type="text"/>	
Do you currently have an account with MKB Bank?	<input type="checkbox"/> yes	<input type="checkbox"/> no	<input type="checkbox"/> yes	<input type="checkbox"/> no
Savings:	<input type="checkbox"/> none	<input type="checkbox"/> yes <input type="text"/>	<input type="checkbox"/> none	<input type="checkbox"/> yes <input type="text"/>
Ownership of the property where	<input type="checkbox"/> own property	<input type="checkbox"/> rented	<input type="checkbox"/> own propert	<input type="checkbox"/> rente
	<input type="checkbox"/> owned by your parent/spouse		<input type="checkbox"/> owned by your	
	<input type="checkbox"/> other: <input type="text"/>		<input type="checkbox"/> other: <input type="text"/>	
Estimated market value:	<input type="text"/>		HUF <input type="text"/>	HUF
Other immovable property estimated market value	<input type="text"/>		HUF <input type="text"/>	HUF

V. EXPENSES OF THE APPLICANT(S) (TO BE COMPLETED BY THE CUSTOMER)

Data definition	Applicant 1			Applicant 2		
Monthly regular home maintenance						
Other monthly regular expenses: ²						
Other commitments:	<input type="checkbox"/> yes	<input type="checkbox"/> no		<input type="checkbox"/> yes	<input type="checkbox"/> no	
- employer loan:	<input type="checkbox"/> pc	<input type="text"/>	total instalment	<input type="checkbox"/> pc	<input type="text"/>	total instalment
- child support:	<input type="checkbox"/> pc	<input type="text"/>	total instalment	<input type="checkbox"/> pc	<input type="text"/>	total instalment
- suretyship:	<input type="checkbox"/> pc	<input type="text"/>	total instalment	<input type="checkbox"/> pc	<input type="text"/>	total instalment
- leasing	<input type="checkbox"/> pc	<input type="text"/>	total instalment	<input type="checkbox"/> pc	<input type="text"/>	total instalment
- other commitments:	<input type="checkbox"/> pc	<input type="text"/>	total instalment	<input type="checkbox"/> pc	<input type="text"/>	total instalment
consumer/overdraft loan applied for or taken within 3 months, ³	<input type="checkbox"/> loan	<input type="text"/>	date of agreement/appli	<input type="checkbox"/> loan	<input type="text"/>	date of agreement/appli
	<input type="checkbox"/> type	<input type="text"/>	repayment instalment HUF	<input type="checkbox"/> type	<input type="text"/>	repayment instalment HUF
Have you received a debt relief or have you applied for one?	<input type="checkbox"/> yes	<input type="checkbox"/> no		<input type="checkbox"/> yes	<input type="checkbox"/> no	
If yes, the type of the debt	<input type="checkbox"/> Repayment at a fixed exchange rate			<input type="checkbox"/> Repayment at a fixed exchange rate		
	<input type="checkbox"/> Other, own banking scheme			<input type="checkbox"/> Other, own banking scheme		

VI. DATA OF THE REAL PROPERTY INVOLVED IN THE LOAN APPLICANT(S) (TO BE COMPLETED BY THE CUSTOMER)

Data definition	Data of the real property			offered as collateral		
Location of the property:	<input type="text"/>	city/town/village		<input type="text"/>	city/town/village	
topographic lot number:	<input type="text"/>			<input type="text"/>		
Ownership	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	/	<input type="text"/>
	Data of the real property			Data of the (supplementary) real property		
Does the property serve as collateral for the loan?	<input type="checkbox"/> yes	<input type="checkbox"/> no		<input type="checkbox"/> yes	<input type="checkbox"/> no	
Is the property or part there of rented?	<input type="checkbox"/> yes	<input type="checkbox"/> no		<input type="checkbox"/> yes	<input type="checkbox"/> no	
To be advised of on-site	<input type="text"/>	name		<input type="text"/>	name	
	<input type="text"/>	phone number:		<input type="text"/>	phone number:	
Date suitable for the valuation on site ⁵	<input type="text"/>	year	<input type="text"/>	month	<input type="text"/>	day

1 When the applicants share a household, only the main debtor should complete it. E.g. rent, insurance, common maintenance costs, telephone, Internet, TV, utility costs, garbage collection fee, taxes, etc. 2 E.g. food, sports, travelling, culture, entertainment, education, health care.

3 In case of purchase, 3 months before the contract of sale, in case of other loan purpose 3 months before the submission of the loan application.

4 The contact details of the person who will be present at the on-site property valuation, whom the property valuation expert can contact and make an

VII. OTHER QUESTIONS RELATED TO THE PURPOSE OF THE LOAN (TO BE COMPLETED BY THE CUSTOMER)

IF YOU APPLY FOR A HOUSING OR REAL PROPERTY LOAN

Estimated total cost of the development:	<input type="text"/>			H
Implemented as one's own development project: ¹	<input type="checkbox"/> yes	<input type="checkbox"/> no		
Start date of construction:	<input type="text"/> year	<input type="text"/> month	<input type="text"/> day	
Forecast date of	<input type="text"/> year	<input type="text"/> month	<input type="text"/> day	

FINANCIAL SOURCES OF THE PURCHASE/CONSTRUCTION/EXTENSION/MODERNISATION/REFUR

Name of source	Amount of	Due date of payment
Own funds (cash, bank deposit, of own funds in the event of loan replacement/repayment:	<input type="text"/>	<input type="checkbox"/> individually ² <input type="checkbox"/> together with the disbursed loans ³
MKB loan 1:	<input type="text"/>	<input type="text"/>
MKB loan 2:	<input type="text"/>	<input type="text"/>
Baby Boom loan: ⁴	<input type="text"/>	<input type="text"/>
Subsidy provided for accessibility:	<input type="text"/>	<input type="text"/>
Family Home Building Benefit:	<input type="text"/>	<input type="text"/>
Tax refund subsidy: ⁵	<input type="text"/>	<input type="text"/>
Employer loan:	<input type="text"/>	<input type="text"/>
Home savings bank loan/savings:	<input type="text"/>	<input type="text"/>
Other:	<input type="text"/>	<input type="text"/>
Total:	<input type="text"/>	<input type="text"/>

¹ A property is considered to be one's own development if no agreement is signed on the construction job with any contractor/constructor.

² If the customer intends to provide the own funds individually prior to the disbursement of the loan to the financial institution where the loan to be refinanced / repaid is kept. The payment must be certified with a declaration issued by the financial institution where the loan to be refinanced / repaid is kept.

³ If the customer intends to provide the own funds together (simultaneously) with the loan to be disbursed to the financial institution where the loan to be refinanced / repaid is kept. The own funds must be deposited in the bank account from which the loan is disbursed as a pre-requisite of loan disbursement. MKB Bank Nyrt transfers both the disbursed loan and the own funds into the bank account specified by the financial institution keeping the loan to be refinanced / repaid.

⁴ Amount of the baby boom loan used for home purchase from the requested loan pursuant to Government Decree 44/2019.(12 March) on baby

By signing this document, I declare under penalty of perjury and certify that all the information and data included in the Loan Application Form with the above content and the related form entitled as Declarations relating to Application for MKB Real Property Loan is true and accurate, and in addition to the information provided, no such circumstance or data has been concealed that could be relevant

Dat _____ year _____ month _____ day _____

Applicant 1

Applicant 2

Witnessed	Name	Address	Signature
1	_____	_____ _____	_____
2	_____	_____ _____	_____

Date of receiving request (datestamp): _____

VIII. DATA OF THE PARTY ACCEPTING THE LOAN APPLICATION (TO BE COMPLETED BY THE BRANCH)

Name of the contact branch:	_____	Cost centre code:	_____
Name of the officer in charge:	_____	Officer's card number:	_____
Officer's extension number:	_____	Name of the home branch.	_____
Intermediated by an External Sales Partner:	<input type="checkbox"/> yes <input type="checkbox"/> no		
Online	<input type="checkbox"/> yes <input type="checkbox"/> no		
E-mail address for online registration:	_____		
Do you need a foreign language clause?	<input type="checkbox"/> yes <input type="checkbox"/> no		
If yes, I require it in the following language:	_____		

LIST OF DOCUMENTS NEEDED FOR AN APPLICATION FOR A REAL PROPERTY LOAN

Please note that in order to complete the credit checks the loan application and the listed certificates and documents must be completed as required and submitted/presentation without any inadequacy. Please note that unless you supply to the Bank the data, information and certificates required for the credit checks, it may be one of the reasons why your application is rejected.

I. PERSONAL DOCUMENTS	Debtor 1:	Debtor 2:	Mortgagor 1:	Mortgagor 2:
Documents certifying personal identity	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Official address card	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If the personal identification number is not included in the official address card, then official certificate of it	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
In case of foreign nationals – passport/residence permit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
In case of new customers – tax card or a tax number certificate issued by National Tax and Customs Administration (NAV)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

II. INCOME CERTIFICATE	Criteria regarding format and content /other supplementary	Debtor	Debtor
MKB employer certificate	- not older than 1 month, original - includes the company's stamp, company name and signature	<input type="checkbox"/>	<input type="checkbox"/>
Employment contract	- original or authenticated by the officer	<input type="checkbox"/>	<input type="checkbox"/>
In case of income realised from employment abroad, if the employment contract is not available	- employer's certificate regarding the employment of the employee	<input type="checkbox"/>	<input type="checkbox"/>
Certificate of pension benefit	NYUFIG (Central Administration of National Pension Insurance) annual funding notice or the resolution on pension benefit is available.	<input type="checkbox"/>	<input type="checkbox"/>
Bank account statement	- Bank account statements for the last 3 months - to which the income to be certified is credited (can be identified based on title or comment) - original or authenticated	<input type="checkbox"/>	<input type="checkbox"/>
Pension slip	- of last 3 months - original or a copy authenticated by the officer	<input type="checkbox"/>	<input type="checkbox"/>
Lease agreement	- available - original or a copy authenticated by the officer	<input type="checkbox"/>	<input type="checkbox"/>
Service agreement	- available - original or a copy authenticated by the officer	<input type="checkbox"/>	<input type="checkbox"/>
NAV income certificate	- original/electronically enquired and verified by the officer - issued within the previous 12 months - about the last or (in case of dividend income) about the last two closed tax years	<input type="checkbox"/>	<input type="checkbox"/>
NAV personal income tax certificate	- original/electronically enquired and verified by the officer - about the last or last two tax years	<input type="checkbox"/>	<input type="checkbox"/>
NAV tax clearance certificate	- original/electronically enquired and verified by the officer - not older than 30 days - about the last or last two tax years	<input type="checkbox"/>	<input type="checkbox"/>
Certificate of special income		<input type="checkbox"/>	<input type="checkbox"/>

III. DOCUMENTS RELATED TO COLLATERAL/ LOAN PURPOSE REAL PROPERTY	Criteria regarding format and content /other supplementary information	Attached
Official document certifying the use of an un- divided common property	<ul style="list-style-type: none"> - authenticated copy/original - in format of a private deed with full probative force: (signature, name and address of two witnesses) or drawn up in public document or drawn up in private document countersigned by a lawyer - approved by all the owners, their initials appear on 	<input type="checkbox"/>
Floor plan of the house/flat	May also be manually prepared/floor space stated per each floor.	<input type="checkbox"/>
If there is land-use easement registered on the title deed, itemized documentation of the scope of this right	Easement type: land-use right based on an agreement or a court	<input type="checkbox"/>
Operation license/resolution on reporting and document certifying profitability in case of income-generating immovable properties	If the primary collateral also serves as the purpose of the loan.	<input type="checkbox"/>
Title Deed ¹	<ul style="list-style-type: none"> - with regard to all the immovable properties that serve as collaterals or loan purpose - not older than 30 days - complete - authenticated copy/original - for a construction loan provided for a unit built in a condominium - the ownership title has been registered on the ownership 	<input type="checkbox"/>
Map copy or site plan	<ul style="list-style-type: none"> - in case of detached house or holiday home - needed in case of all the properties that serve as collateral or loan purposes - not older than 90 days - authenticated copy/original 	<input type="checkbox"/>
If any other loan provided by the employer, a municipality or other credit institution is also used (and to certify it, the beneficiary intends to register a mortgage in the property register) then a certificate or statement issued by the lender on the contents of the loan and mortgage agreement concluded with the beneficiary		<input type="checkbox"/>
In case of a mortgage intended to be maintained on the real property – certificate of Obligee on the outstanding amount of debt and that there is no outstanding overdue debt		<input type="checkbox"/>
In case of a mortgage intended to be maintained on the real property – if a restraint on alienation and encumbrance is related to the mortgage to be maintained, then the Obligee's consent to the registration of the mortgage of MKB Bank Nyrt.		<input type="checkbox"/>
In the event of existing real property insurance, the insurance policy or the copy of that and the certificate of fee payment		<input type="checkbox"/>

¹ If you intend the title deed to be downloaded from the electronic Takarnet system by the credit relationship manager, then the administrative fee indicated in the List of Terms and Conditions shall be paid to our Bank for each property and query.

IV. LOAN PURPOSE SPECIFIC	Document name	Criteria regarding format and content /other supplementary	Attached
A. Purchase	Sale and purchase agreement or preliminary agreement	original or authenticated as required	<input type="checkbox"/>
		are all the buyers and beneficial users specified in the sale and purchase agreement included in the loan application form?	<input type="checkbox"/>
		sale and purchase agreement for MKB New Home Interest Subsidised Housing Loan and MKB New Home Building Loan	<input type="checkbox"/>
		for a construction loan provided for a unit built in a condominium, the definition of the housing unit in the contract for sale and purchase is identical with the details stated in the general contractor agreement	<input type="checkbox"/>
	Waiver of pre-emptive right		<input type="checkbox"/>
	In case of foreign nationals – excluding citizens of EU Member States ¹ – the official permit of the government office for the purchase of an immovable property in Hungary		<input type="checkbox"/>
	In case of purchase of new flat the final building permit / in the event of construction activity subject to the simplified declaration the documentation stipulated thereto		<input type="checkbox"/>
Deed of foundation of condominium / Preliminary Deed of Foundation of condominium	together with the floor level drawing registered by the Land Registry	<input type="checkbox"/>	
The certificate of the financial institution granting the loan to be replaced if encumbered real property is purchased		<input type="checkbox"/>	
B. Construction/extension/refurbishment/modernisation	Building /extension permit or resolution or permit of the competent authority	Under Government Decree No 312/2012 (8 November) on Construction procedures and inspections as well as the procedures and inspections of the construction supervisory authority or the Government Decree 456/2015 (29 December) on The simplified declaration of the building of dwellings and modifications on certain construction regulations or Government Decree No 155/2016 (13 June) on The simple notification of the construction of residential buildings.	<input type="checkbox"/>

¹ EU member state citizens: citizens of the members of the European Union, states that are party to the agreement on the European Economic Area and states that fall under the same consideration as these pursuant to an international convention

IV. LOAN PURPOSE SPECIFIC	Document name	Criteria regarding format and content /other supplementary	Attached
B. Construction/extension/refurbishment/modernisation	Design documentation of construction/extension - construction documentation	For construction activity subject to the simplified declaration, initiated between 01.01.2016 and 30.06.2016:	
		<ul style="list-style-type: none"> - copy of the simplified declaration pursuant to Annex 1 to the Government Decree 456/2015 (29 December) on The simplified declaration of the building of dwellings and modifications on certain construction regulations, and the simplified declaration documentation annexed thereto (signature sheet with list of drawings, layout, setting-out layout, street view, ground plan of different floors, cross-sectional drawings, facades, support structure drawings, system plan of the technical equipment of the building, technical description, bill of quantities for designers) 	<input type="checkbox"/>
		<ul style="list-style-type: none"> - document issued by the building authority, certifying that it has been declared 	<input type="checkbox"/>
		<ul style="list-style-type: none"> - the statement of the Applicant made 15 days after the date of declaration, whereas he can start the construction activity and the simplified declaration and the simplified declaration documentation annexed thereto are the same as those submitted to the building authority 	<input type="checkbox"/>
		For construction subject to simplified declaration initiated after 01.07.2016 as well as extensions subject to simplified declaration initiated after 01.01.2017:	
		<ul style="list-style-type: none"> - pursuant to Government Decree No 155/2016 (13 June) on the simple notification of the confirmation of the construction of residential buildings, documenting that the electrical construction diary has been put on stand-by, which is created by the operator of the electrical construction diary 	<input type="checkbox"/>
		<ul style="list-style-type: none"> - the statement of the Applicant made 15 days after the date of declaration, whereas it can start the construction activity 	<input type="checkbox"/>
		<ul style="list-style-type: none"> - the implementation documentation in PDF/A format pursuant to Annex 1 to the Government Decree No 155/2016 (13 June) on The simple notification of the construction of residential buildings: signature sheet with list of drawings, layout, setting-out layout, street view, ground plan of different floors, cross-sectional drawings, facades, support structure drawings, system plan of the technical equipment of the building (between 01.07.2016 and 26.04.2017), system description for plumbing and electricity (from 27.04.2017), technical description, bill of quantities for designers (between 01.07.2016 and 31.12.2016), bill of quantities (from 01.01.2017) 	<input type="checkbox"/>
		<ul style="list-style-type: none"> - declaration of the builder and the technical manager architect designer that, to their knowledge, no objection was received by the building authority in connection with the construction 	<input type="checkbox"/>
		<ul style="list-style-type: none"> - presenting the design contract containing conditions of the compulsory site supervision, which includes the dues dates of the 6 on-site inspections of the supervisor 	<input type="checkbox"/>

IV. LOAN PURPOSE SPECIFIC	Document name	Criteria regarding format and content /other supplementary	Attached
B. Construction/extension/refurbishment/modernisation	Budget (for construction, modernisation, extension, refurbishment)		<input type="checkbox"/>
	Customer's declaration for construction/extension exceeding 300m ²	After 27.04.2017, with simplified declaration, the Customers statement drawn up in a private document of full probative value, relating to the construction/extension of a new residential building exceeding total 300 square metres, concerning that the natural person carries out the construction/extension activity in order to ensure his own housing	<input type="checkbox"/>
C Replacement	Certificate of the financial institution granting the loan to be replaced or bank account statement	original or authenticated	<input type="checkbox"/>
		statement for the last 6 months of the bank account used for registration and/or repayment of the loan	
	Contract for the loan to be replaced		<input type="checkbox"/>

IN CASE OF CONSTRUCTION LOAN PROVIDED FOR UNITS BUILT IN A CONDOMINIUM

General contractor agreement	With the content elements and annexes specified by the Bank.	<input type="checkbox"/>
Developer's statement	In the case of a 21-to-50-unit condominium, the number of housing units and other premises sold reached 30% of the premises to be sold.	<input type="checkbox"/>
Specimen signature from the general contractor company /sample signature countersigned by an attorney-at-	If it is not the Bank's account-holding customer.	<input type="checkbox"/>
In the case of a current account kept by a general contractor company with another bank, banking information containing banking information for a period of 24 months preceding the loan application	If it is not the Bank's account-holding customer, for a period of 24 months preceding the loan application: - were there any queued items - did it meet its payment obligations in due time - did it have any overdue debt - is the customer's financial situation balanced - did they encounter any difficulties in the company's solvency - reliability of the customer.	<input type="checkbox"/>
Report on the degree of completeness (prepared by the Bank at the time of the first site inspection)	The construction of the condominium has already begun and the building has reached a degree of completion of at least 40%	<input type="checkbox"/>
Legally binding building permit issued to the loan applicants' own name		<input type="checkbox"/>
Deed of Foundation of the Condominium	together with the floor level drawing registered by the Land Registry	<input type="checkbox"/>

V. STATE SUBSIDISED HOUSING LOANS	Criteria regarding format and content /other supplementary information	Attached
MKB INTEREST SUBSIDISED LOAN 2009		
The birth certificate of the child (children) (legally binding court order on the parental right of supervision)		<input type="checkbox"/>
School attendance certificate for children continuing their studies and medical certificate for disadvantaged dependent children		<input type="checkbox"/>
Written declaration on sharing a household if this cannot be verified from one's personal identity card or official address card		<input type="checkbox"/>
To certify the right of stay over 3 months: registration certificate valid temporary or permanent residence card specified in Act I of 2007		<input type="checkbox"/>
To certify the immigrant status: immigration permit		<input type="checkbox"/>
To certify settled status: settlement permit, temporary settlement permit, national settlement permit, EC settlement permit		<input type="checkbox"/>
To certify refugee status: the personal identification document certifying it		<input type="checkbox"/>
To certify protected status: the personal identification document certifying it		<input type="checkbox"/>
To certify homeless status: decision on the recognition of the homeless person or administrative certificate certifying the status		<input type="checkbox"/>
Documents relating to a real property sold during the period of five years before the application for subsidy: - sale and purchase agreement - certificate issued by a local government and/or employer on a repaid loan - certificate issued by a credit institution on a repaid loan - invoice issued by a real estate agent - NAV certificate + personal income tax declaration		<input type="checkbox"/>
Agreement on shared use in case of an undivided common property that consists of several flats if the extent of acquisition of ownership with regard to the subsidised flat cannot be verified from the ownership certificate	Drawn up in a public deed or in a private deed countersigned by	<input type="checkbox"/>

V. STATE SUBSIDISED HOUSING LOANS	Criteria regarding format and content /other supplementary information	Attached
MKB NEW HOME INTEREST SUBSIDISED HOUSING LOAN		
Agreement on shared use in case of an undivided common property that consists of several flats if the extent of acquisition of ownership with regard to the subsidised flat cannot be verified from the ownership certificate	Drawn up in a public deed or in a private deed counter-signed by an attorney.	<input type="checkbox"/>
Official address card certifying the address of the child(ren)		<input type="checkbox"/>
The child's birth certificate and tax card		<input type="checkbox"/>
Resolution of the guardianship authority in case of an interest subsidy applied for in relation to an adopted child		<input type="checkbox"/>
Legally binding court order on the parental right of supervision in case of an interest subsidy applied for in relation to the minor child of divorced parents		<input type="checkbox"/>
Certificate issued by a medical expert institute when someone is classified as a disadvantaged person		<input type="checkbox"/>
To certify the right of stay over 3 months: registration certificate valid temporary or permanent residence card specified in Act I of 2007		<input type="checkbox"/>
To certify the immigrant status: immigration permit		<input type="checkbox"/>
To certify settled status: settlement permit, temporary settlement permit, national settlement permit, EC settlement permit		<input type="checkbox"/>
To certify refugee status: the personal identification document certifying it		<input type="checkbox"/>
To certify protected status: the personal identification document certifying it		<input type="checkbox"/>
To certify homeless status: decision on the recognition of the homeless person or administrative certificate certifying the status		<input type="checkbox"/>
Final decision establishing the nursing fee		<input type="checkbox"/>
A joint tax clearance certificate, not older than 30 days, issued on the basis of tax identification number, stating that the applicants do not have any public debt registered by the state tax and customs authority	If the party is not included in the database of taxpayers not having any public debt.	<input type="checkbox"/>

V. STATE SUBSIDISED HOUSING LOANS	Criteria regarding format and content /other supplementary information	Attached
Legally binding occupancy permit or an official certificate proving acknowledgement of occupancy or an official certificate on the construction of the building requiring simple notification	For loan purpose of purchase of a new flat	<input type="checkbox"/>
The relevant marriage/partnership certificate proving marriage or registered cohabiting partnership		<input type="checkbox"/>
Certification of completed 24 weeks of pregnancy in the case of foetus or twin foetuses	Certification of pregnancy issued by an obstetrician/gynaecologist no more than 8 days ago,	<input type="checkbox"/>
Certification of social insurance with an official document issued within the previous 30 days at least by one party in the case of married couples and life companions	<ul style="list-style-type: none"> - certificate of compliance with the provisions of Act LXXX of 1997 on the Eligibility for Social Security Benefits and Private Pensions and the Funding for These Services with a statement issued by the Budapest or county government office proceeding on behalf of the of the health insurance fund, - if, based on income earning activities, the applicant fell within the scope of the social security system of a different state, then a certificate of that status with a statement issued by the competent foreign authority and its authentic Hungarian translation, - when the loan purpose is upgrading and the applicant is eligible for old age or widow pension under own rights: the eligibility for old age or widow pension on own right must be certified with the decision granting the pension if the applicant receives a nursing fee pursuant to a final decision of a government office granting the nursing fee, the eligibility must be certified with the final decision granting the nursing fee. 	<input type="checkbox"/>

V. STATE SUBSIDISED HOUSING LOANS	Criteria regarding format and content /other supplementary information	Attached	Declaration
MKB NEW HOME BUILDING LOAN			
Agreement on shared use in case of an undivided common property that consists of several flats if the extent of acquisition of ownership with regard to the subsidised flat cannot be verified from the ownership certificate	Drawn up in a public deed or in a private deed counter-signed by an attorney.	<input type="checkbox"/>	
Document containing the tax identification code of the applicants		<input type="checkbox"/>	
Official address card certifying the address and personal ID of the child(ren)		<input type="checkbox"/>	
Tax card of the child(ren) (in case of declaration no attachment is required)		<input type="checkbox"/>	<input type="checkbox"/>
The birth certificate of the child (in case of declaration no attachment is required)		<input type="checkbox"/>	<input type="checkbox"/>
Resolution of the guardianship authority in case of an interest subsidy applied for in relation to an adopted child (in case of declaration no attachment is required)		<input type="checkbox"/>	<input type="checkbox"/>
Legally binding court order on the parental right of supervision in case of an interest subsidy applied for in relation to the minor child of divorced parents (in case of declaration no attachment is required)		<input type="checkbox"/>	<input type="checkbox"/>
Legally binding court order, an authentic instrument on the parental right of supervision in case of former life partners, or an official address card (in case of declaration no attachment is required)		<input type="checkbox"/>	<input type="checkbox"/>
Certificate issued by a medical expert institute when someone is classified as a disadvantaged person (in case of declaration no attachment is required)		<input type="checkbox"/>	<input type="checkbox"/>
To certify the right of stay over 3 months: registration certificate valid temporary or permanent residence card specified in the applicable law		<input type="checkbox"/>	
To certify the immigrant status: immigration permit		<input type="checkbox"/>	
To certify settled status: settlement permit, temporary settlement permit, national settlement permit, EC settlement permit		<input type="checkbox"/>	
To certify homeless status: decision on the recognition of the homeless person or administrative certificate certifying the status		<input type="checkbox"/>	
Final decision establishing the nursing fee		<input type="checkbox"/>	
Final decision establishing the nursing fee of the child in a children's home			
A joint tax clearance certificate, not older than 30 days, issued on the basis of tax identification number, stating that the applicants do not have any public debt registered by the state tax and customs authority	If the party is not included in the database of taxpayers not having any public debt.	<input type="checkbox"/>	
Legally binding occupancy permit or an official certificate proving acknowledgement of occupancy or an official certificate on the construction of the building requiring simple notification	For loan purpose of purchase of a new flat	<input type="checkbox"/>	

V. STATE SUBSIDISED HOUSING LOANS	Criteria regarding format and content /other supplementary information	Attached	Declaration
Marriage certificate (not required in case of declaration)		<input type="checkbox"/>	<input type="checkbox"/>
Official certificate of no criminal record (in case of declaration no attachment is required)		<input type="checkbox"/>	<input type="checkbox"/>
Certification of completed 12 weeks of pregnancy in the case of foetus or twin foetuses in the form of a pre-natal care book or a certificate of pregnancy and its start issued by the treating doctor		<input type="checkbox"/>	
Declaration of consent of children of major age (for the transfer of personal data and conducting checks)		<input type="checkbox"/>	
Resolution of the guardianship authority in the case of children under guardianship (in case of declaration no attachment is required)		<input type="checkbox"/>	<input type="checkbox"/>
Certification of social insurance with an official document issued within the previous 30 days at least by one party in the case of married couples and life companions:	<p>Certificate of compliance with the provisions of Act LXXX of 1997 on the Eligibility for Social Security Benefits and Private Pension and the Funding for these Services with a statement issued by a Budapest or county government office performing tasks of the competent health insurance fund,</p> <ul style="list-style-type: none"> - certificate of studies in any daytime course of a secondary educational or training institution with a certificate issued by the secondary institution or a certificate of GCSE and an authentic copy prepared by the educational institution issuing it, (if the applicant submits a declaration on student status, it is not required), - certificate of studies in any daytime course at a higher education institution with a certificate issued by the higher education (if the applicant submits a declaration on student status, it is not required), - if, based on income earning activities, the applicant fell within the scope of the social security system of a different state, then a certificate of that status with a statement issued by the competent foreign authority and its authentic Hungarian translation, (if the applicant or, in the case of co-applicants, one of the applicants receives a home care or nursing allowance for children based on the final resolution of the Budapest or a county government in that regard, the social insurance coverage status does not need to be certified.) 	<input type="checkbox"/>	<input type="checkbox"/>

1 Pursuant to Government Decree No 16/2016 (10 February) the Applicant must certify complying with the requirements for an insured status pursuant to Section 30 when the loan is intended to be used based on two children and pursuant to Section 31 when the loan is intended to be used based on three or more children. In the case of a loan intended to be used pursuant to Government Decree No 17/2016 (10 February) the Applicant must certify complying with the requirements for an insured status

V. STATE SUBSIDISED HOUSING LOANS	Criteria regarding format and content /other supplementary information	Attached	Declaration
<p>In the case of construction: legally effective or final construction permit</p>	<p>The legally effective or final construction permit and the approved construction permit planning documents of the property or, in the case of construction requiring simple notification, the following documents must be submitted:</p> <ul style="list-style-type: none"> - the confirmation issued by the keeper of the electronic construction log and deposited pursuant to Section (2) of Government Decree 155/2016 (13 May) on the simple notification of residential building construction and - the construction documentation containing the work parts broken down at least according to Annex 1 of Government Decree 155/2016 (13 June), uploaded into the electronic construction log as an annex to the simple notification, and - the statement of the Applicant made 15 days after the date of declaration, whereas it can start the construction activity and the documents submitted to the Bank are consistent with the documents uploaded into the electronic construction log 	<input type="checkbox"/>	
<p>In the case of construction: the budget</p>	<p>A budget of the planned works, which may also be prepared by the customer (based on which the work to be completed may be reviewed and the projected cost and duration of construction may also be established)</p>	<input type="checkbox"/>	
<p>In the case of construction: the agreement on use or the foundation charter of the condominium or a building society agreement</p>	<p>When the construction land is owned not only by the subsidised individual(s) but also by other parties, the following information must be submitted:</p> <ul style="list-style-type: none"> - an agreement on use or the foundation charter of condominium in the form of an authentic instrument or countersigned by a lawyer certifying that after the construction only the subsidised individual(s) can obtain an ownership right to the unit built with the subsidy, or a building society agreement 	<input type="checkbox"/>	