

INVESTOR'S QUESTIONNAIRE FOR PRIVATE INDIVIDUALS (Suitability test for MiFID retail clients) WITH VALUATION METHODOLOGY

UniCredit Bank Hungary Zrt.

Customer's name (family name, surname, title)	Customer number						
The purpose of this questionnaire is to enable UniCr information in advance as set out in Act CXXXVIII of (the "AIFCD")—your investment experience, risk app are most appropriate for you. Your answers given to	2007 on Investn petite, financial s	nent Firms and C ituation and inve	ommodity Dealers, a estment goals so that	nd on the Regula the Bank may re	tions Governing commend you t	their Activities he products that	
are most appropriate for you. Your answers given to the questionnaire will be evaluated and the result of the evaluation will be delivered to y The Bank may give you custom-made investment advice only and exclusively if you answer all questions in the questionnaire. Please be in in case you do not answer all the questions, i.e. the Bank does not get all information which is required for an evaluation, or if on the basis of the evaluation the Bank may not recommend financial instruments to you, the Bank is not allowed to provide you investment advice set accordance with the AIFCD. You have to answer all questions and give a true and fair view of the real situation to enable the Bank to recommost appropriate products for you.							
accordance with AIFCD and in the cases specified in	If you disclose only your investment experience and knowledge, i.e. you only complete the first section accordance with AIFCD and in the cases specified in that act the Bank will only be able to examine any you. This information, however, does not authorize the Bank to provide you investment advice that in						
Please note that the Bank will only use the inform investment products.	nation provided i	n the questionna	nire to evaluate and	review the appro	priateness and	suitability of	
As regards the issues covered by the questionnaire I wish to provide information all-inclusive I wish to provide information only on my of complex financial instruments or any of I do not wish to provide any information offer me investment consultancy services	ely, y investment exp other financial in: I and, at the sam	struments include e time, acknowl	ed in the contracts t edge that in the abs	hat I make and t ence of informati	ne orders that I on the Bank is i	place	
I. KNOWLEDGE AND EXPERIENCE (APPROPRIA	ATENESS TEST)						
The purpose of the appropriateness test is to enab whether you have any relevant experience.	ole the Bank to ic	dentify the service	es, transactions and	financial instrum	ents known to	you, and examine	
Please check in the table below the products who with each financial instrument.	ose features and	risks you are aw	are of, and also prov	vide some inform	ation about you	ır experience	
with eath iniditial histrument.							
with each illiancial institution.		Dradust	Ехрег	ience (since you	r first investme	ent)	
Financial instrument type ¹		Product knowledge	Exper Date of first investment	ience (since you Invested ar mill	nount (HUF	Number of transactions	
	nortgage bonds		Date of first	Invested ar	nount (HUF	Number of	
Financial instrument type ¹	nortgage bonds	knowledge	Date of first	Invested ar	nount (HUF	Number of	
Financial instrument type ¹ Government securities, corporate/bank bonds, m	nortgage bonds	knowledge Yes	Date of first	Invested ar	nount (HUF	Number of	
Financial instrument type ¹ Government securities, corporate/bank bonds, m Shares Investment funds Real estate funds	nortgage bonds	knowledge Yes Yes	Date of first	Invested ar	nount (HUF	Number of	
Financial instrument type ¹ Government securities, corporate/bank bonds, m Shares Investment funds	nortgage bonds	knowledge Yes Yes Yes	Date of first	Invested ar	nount (HUF	Number of	
Financial instrument type ¹ Government securities, corporate/bank bonds, m Shares Investment funds Real estate funds Structured products FX options		knowledge Yes Yes Yes Yes Yes Yes Yes Yes	Date of first investment	Invested ar	nount (HUF	Number of	
Financial instrument type ¹ Government securities, corporate/bank bonds, m Shares Investment funds Real estate funds Structured products	onal level and pr	knowledge Yes Yes Yes Yes Yes Yes Yes Area Yes Area Yes Area Yes	Date of first investment	Invested ar mill	nount (HUF	Number of	
Financial instrument type¹ Government securities, corporate/bank bonds, m Shares Investment funds Real estate funds Structured products FX options Please provide some information on your education Highest school qualification: — economic secondary — economic tertiary — non-economic tertiary — other Have you held any position related to financial ins — yes — no	onal level and pr	knowledge Yes Yes Yes Yes Yes Yes Yes Area Yes Area Yes Area Yes	Date of first investment	Invested ar mill	nount (HUF	Number of	
Financial instrument type¹ Government securities, corporate/bank bonds, m Shares Investment funds Real estate funds Structured products FX options Please provide some information on your education Highest school qualification:	onal level and pr	knowledge Yes Yes Yes Yes Yes Yes Ofessional exper	Date of first investment investment ience:	Invested ar mill	nount (HUF	Number of	
Financial instrument type¹ Government securities, corporate/bank bonds, m Shares Investment funds Real estate funds Structured products FX options Please provide some information on your education Highest school qualification:	onal level and pr	knowledge Yes Yes Yes Yes Yes Yes Yes Ofessional exper	Date of first investment investment ience:	Invested ar mill	nount (HUF	Number of	
Financial instrument type¹ Government securities, corporate/bank bonds, m Shares Investment funds Real estate funds Structured products FX options Please provide some information on your education Highest school qualification: — economic secondary — economic tertiary — non-economic tertiary — other Have you held any position related to financial ins — yes — no II. FINANCIAL SITUATION As a prerequisite for providing you with investment adv 1. Regular monthly income and income sources (compared to the sources)	onal level and pr struments or requ vice services, the check all that app	knowledge Yes Yes Yes Yes Yes Yes Ofessional experiors Bank must first ply):	Date of first investment investment ience: xpertise over the pa	Invested ar mill st 5 years?	nount (HUF	Number of transactions	
Financial instrument type¹ Government securities, corporate/bank bonds, m Shares Investment funds Real estate funds Structured products FX options Please provide some information on your education Highest school qualification: — economic secondary — economic tertiary — non-economic tertiary — other Have you held any position related to financial ins — yes — no II. FINANCIAL SITUATION As a prerequisite for providing you with investment adv 1. Regular monthly income and income sources (compared to the sources)	onal level and pr	knowledge Yes Yes Yes Yes Yes Yes Ofessional experiors Bank must first ply):	Date of first investment investment ience:	Invested ar mill st 5 years?	nount (HUF	Number of	

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Investment Other:

¹ For a detailed description and content of each financial instrument, see the Bank's Investment Brochure.

II. FIN	II. FINANCIAL SITUATION - CONTINUED									
2. 1	Regular monthly expenditures and	d their breakdown (che	eck all that apply	y):						
			Below HUF 100,00	10	Between HUF 100,000 and 250,000			Above HUF 250,000		
Liv	iving expenses									
Lo	Loan repayment									
Le	easing									
Ot	her:									
	Difference between regular month I am able to save less than I am able to save between I am able to save more that Please indicate those assets that yo	n 10 percent of my inco n 10 and 30 percent of an 30 percent of my in	ome my income come		e share in	your portfolio:				
	Assets owned and their breakdown	Value below HUF 10M	Value betwe	een HUF 10M	and 30M	Value between HUF 30M	Value above HUF 75M			
<u> </u>	quid assets (cash, deposit)									
	ecurities									
Re	eal estate									
Ot	her:									
III DI	SK TOLERANCE									
	ase check from the risk appetite a				. (:)			/Fl		
	ntify the product group(s) that are My primary goal is to prote aware that low-risk produc I am aware that purchasing assume some degree of ris I am aware that purchasing assume risks and tolerate a In the hope of a long-term to losing the total amount	ect capital. I would not ts usually have lower g financial instruments sk and tolerate a slight g financial instruments a decrease in the value higher profit I am will higher profit I conscio	like to lose any yields. might entail so decrease in the might entail so e of some parts ing to risk the to	me degree value of o me degree of my port otal amour	e of risk. Hour portfole of risk. Holio.	lowever, in the hope of io. lowever, in the hope of	higher pr	rofits, I am willing to		
IV. IN	VESTMENT GOALS									
In t	his section please provide informa estment. Please check only one re	ation on the goals that esponse for each ques	you wish to action (the one wl	hieve with hich applie	the inves s best).	tment and on the time	horizon o	of your planned		
1. \	What is the typical goal of your in Provision for old age Provision for old age My family's safety Saving for future purchases Speculative trading Regular income (e.g. annual Value increase (equities, in	s al interest income or d	ividends)							
2. \	2. What time perspective do you envisage for your investment? I am planning to withdraw and use much of the invested amount within 1 year I wish to keep much of the invested amount in the medium term, that is I would like to withdraw them from my investments within 1 to 3 years I am planning to invest in the long term (for more than 3 years)									
I sh I ha	I hereby declare that I have understood all questions of the questionnaire and all pieces of information provided in the questionnaire are true and correct. I shall inform the Bank or my advisor as soon as any change occurs in my personal or financial situation that makes it necessary to change my answers. I have understood that in case my answers do not reflect my actual situation or if I should fail to inform the bank or my advisor of any change that might occur in my personal or financial situation, I might be exposed to risks exceeding my risk tolerance or my financial capabilities.									
Place, da	te			Customer	's signature					
Officer's	signature			Officer's r	iame					

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If you disclose only your investment experience and knowledge, i.e accordance with AIFCD and in the cases specified in that act the Baryou. This information, however, does not authorize the Bank to pro	nk will only be at	le to examine and co	onsider the appro	priateness of the	e investment for
Please note that the Bank will only use the information provided investment products.	in the questionna	aire to evaluate and	review the appro	priateness and	suitability of
As regards the issues covered by the questionnaire I wish to provide information all-inclusively, I wish to provide information only on my investment ex of complex financial instruments or any other financial in I do not wish to provide any information and, at the sam offer me investment consultancy services and will not be	nstruments incluc ne time, acknowl	led in the contracts t edge that in the abs	hat I make and t ence of informati	he orders that I on the Bank is r	place
I. KNOWLEDGE AND EXPERIENCE (APPROPRIATENESS TEST)					
The purpose of the appropriateness test is to enable the Bank to i whether you have any relevant experience.					
Please check in the table below the products whose features and	risks you are aw	are of, and also prov	/ide some inform	ation about you	ır experience
with each financial instrument.					
	Product	Exper	ience (since you	r first investme	nt)
with each financial instrument. Financial instrument type ¹	Product knowledge	Exper Date of first investment	ience (since you Invested ar mill	mount (HUF	·
		Date of first	Invested ar	mount (HUF	nt) Number of
Financial instrument type ¹	knowledge	Date of first	Invested ar	mount (HUF	nt) Number of
Financial instrument type ¹ Government securities, corporate/bank bonds, mortgage bonds	knowledge Yes	Date of first	Invested ar	mount (HUF	nt) Number of
Financial instrument type ¹ Government securities, corporate/bank bonds, mortgage bonds Shares	knowledge Yes Yes	Date of first	Invested ar	mount (HUF	nt) Number of
Financial instrument type ¹ Government securities, corporate/bank bonds, mortgage bonds Shares Investment funds	knowledge Yes Yes Yes	Date of first	Invested ar	mount (HUF	nt) Number of
Financial instrument type ¹ Government securities, corporate/bank bonds, mortgage bonds Shares Investment funds Real estate funds Structured products FX options	knowledge Yes Yes Yes Yes Yes Yes Yes Yes	Date of first investment	Invested ar	mount (HUF	nt) Number of
Financial instrument type ¹ Government securities, corporate/bank bonds, mortgage bonds Shares Investment funds Real estate funds Structured products	knowledge Yes Yes Yes Yes Yes Yes Yes Yes Area Yes	Date of first investment	Invested ar mill	mount (HUF	nt) Number of
Financial instrument type¹ Government securities, corporate/bank bonds, mortgage bonds Shares Investment funds Real estate funds Structured products FX options Please provide some information on your educational level and p Highest school qualification: ———————————————————————————————————	knowledge Yes Yes Yes Yes Yes Yes Yes Yes Area Yes	Date of first investment	Invested ar mill	mount (HUF	nt) Number of
Financial instrument type¹ Government securities, corporate/bank bonds, mortgage bonds Shares Investment funds Real estate funds Structured products FX options Please provide some information on your educational level and p Highest school qualification:	knowledge Yes Yes Yes Yes Yes Yes Yes Yes Uring financial e	Date of first investment investment ience:	Invested ar mill	mount (HUF	nt) Number of
Financial instrument type¹ Government securities, corporate/bank bonds, mortgage bonds Shares Investment funds Real estate funds Structured products FX options Please provide some information on your educational level and positions Please provide some information on your educational level and positions — economic secondary — economic tertiary — non-economic tertiary — other Have you held any position related to financial instruments or required yes — no II. FINANCIAL SITUATION As a prerequisite for providing you with investment advice services, the segular monthly income and income sources (check all that apprent in the services in the ser	knowledge Yes Yes Yes Yes Yes Yes Yes rofessional exper	Date of first investment investment ience: xpertise over the passes over th	Invested ar mill st 5 years?	bility.	Number of transactions
Financial instrument type¹ Government securities, corporate/bank bonds, mortgage bonds Shares Investment funds Real estate funds Structured products FX options Please provide some information on your educational level and p Highest school qualification:	knowledge Yes Yes Yes Yes Yes Yes Yes rofessional exper	Date of first investment investment ience:	Invested ar mill st 5 years?	bility.	nt) Number of

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Investment Other:

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II.	FINANCIAL SITUATION - CONTIN	UED								
	2. Regular monthly expenditures and	d their break	down (check	all that ap	ply):					
	Regular monthly expenditures and their breakdown		Belo			Between	HUF 100,000 and 250,000		Above HUF 250,000	
	Living expenses									
	Loan repayment									
	Leasing									
	Other:									
	3. Difference between regular montl I am able to save less than I am able to save between I am able to save more than	10 percent of 10 and 30 percent	of my income percent of my t of my incon	e / income ne						
	4. Please indicate those assets that ye									
	Assets owned and their breakdown Liquid assets (cash, deposit)	Value belo	w HUF 10M	Value be	tween HUF 10	M and 30M	Value between HUF 30M	and 75M	Value above HUF 75M	
	Securities									
	Real estate									
	Other:									
	other									
Ш.	RISK TOLERANCE									
	identify the product group(s) that are My primary goal is to prote aware that low-risk product I am aware that purchasing assume some degree of ris I am aware that purchasing assume risks and tolerate a lin the hope of a long-term In the hope of a long-term to losing the total amount	ect capital. I v ts usually har g financial ing k and tolerat g financial ing a decrease in higher profit higher profit	would not like we lower yiel struments mi te a slight de struments mi the value of I am willing	e to lose a ds. ght entail crease in ght entail some par to risk the	some degre he value of some degre ts of my po e total amor	ee of risk. Four portfolee of risk. Fortfolio.	However, in the hope of lio. However, in the hope of d.	higher p	rofits, I am willing to rofits, I am willing to	
IV.	INVESTMENT GOALS	ilivested.								
	In this section please provide information investment. Please check only one re						stment and on the time	horizon d	of your planned	
	1. What is the typical goal of your in Provision for old age My family's safety Saving for future purchases Speculative trading Regular income (e.g. annumous) Value increase (equities, in	s al interest inc	come or divic	lends)						
	2. What time perspective do you envisage for your investment? I am planning to withdraw and use much of the invested amount within 1 year I wish to keep much of the invested amount in the medium term, that is I would like to withdraw them from my investments within 1 to 3 years I am planning to invest in the long term (for more than 3 years)									
	I hereby declare that I have understo I shall inform the Bank or my advisor I have understood that in case my ar might occur in my personal or financ	r as soon as answers do no	any change o t reflect my a	ccurs in mactual situ	y personal ation or if I	or financial should fail	situation that makes it to inform the bank or m	necessar ny advisoi	y to change my answers. r of any change that	
Plac	e, date				Custome	er's signature				
Offic	er's signature				Officer's	name				

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