

## GUIDE TO THE USE OF A POWER OF ATTORNEY

You may also make a statement on **THE REIMBURSEMENT OF EXCESS PAYMENTS REMAINING FOLLOWING THE SETTLEMENT OF CONSUMER LOAN AGREEMENTS\***, and **THE NOTIFICATION OF DATA OR CHANGES TO DATA**

by means of an authorised representative as follows:

- using a power of attorney recorded in a probative document or a notarial document; or
- in the case of a document issued in a foreign country, using a power of attorney legalised by a Hungarian foreign representative body or bearing an apostille as specified in the Hague Convention of 5 October 1961 Abolishing the Requirement of Legalisation for Foreign Public Documents.

The scope of the power of attorney may include the **notification of the address** required for delivery of the letter of settlement, and the **making of the customer's statement required for reimbursement of excess payments** remaining following settlement.

The power of attorney must include at least the following wording:

*I, the undersigned ... (birth name, place and date of birth, mother's name, nationality, type and number of identification document, home address) as debtor hereby **authorise** ... (birth name, place and date of birth, mother's name, nationality, type and number of identification document, home address) to make a legally effective **notification** on my behalf to **UniCredit Bank Hungary Zrt.** / **UniCredit Jelzálogbank Zrt.\*** of the **address required for delivery of the letter of settlement** under Act XL of 2014 concerning **loan agreement No. ... with UniCredit Bank Hungary Zrt.** (or its predecessor) / **UniCredit Jelzálogbank Zrt.\*** by completing the bank form provided, and to **make a legally effective statement** to UniCredit Bank Hungary Zrt. on my behalf concerning the **method of reimbursement of excess payments** remaining following settlement, using the bank form provided.*

*In respect of the loan agreement to be settled, this power of attorney constitutes an exemption from banking secrecy under Article 161(1)(a) of the Credit Institutions Act.*

*This power of attorney shall remain valid until revoked.*

*Done at (place) on (date)*

\* Please select the appropriate financial institution and cross out the other one.

Please note that the power of attorney to be submitted to the Bank must be accompanied by a copy of the personal identification document of the authorising party, certified by the person drawing up /countersigning the document.