

Information for clients of UniCredit Bank Hungary Zrt. on data management and the management of personal data during debt management

Dear Client,

During management of the overdue debts of private individuals derived from loans (receivables management), UniCredit Bank Hungary Zrt. (hereinafter referred to as “the Bank”) acts according to the following legal regulations and recommendations by authorities:

- Act CXII of 2011 on Informational Self-determination and Freedom of Information (Data Privacy Act);
- the recommendation of the Hungarian National Authority for Data Protection and Freedom of Information (NAIH) on the data protection requirements of the receivables management techniques applied during receivables management, debt collection, factoring
- recommendation No. 14/2012 (XII.13.) of the President of the Hungarian Financial Supervisory Authority for receivables managers on the consumer protection principles required during their receivables management practice (MNB took over the tasks of the HFSA in October 2013).

During collection processes (text messages, electronic messages and mail, phone), the Bank manages those personal data of the client that have been recorded within the contractual framework that serves as a basis for the receivables, with the client’s voluntary consent and based on legal regulations.

We hereby inform you that as part of the collection procedure, in order to enforce the overdue receivables, the Bank may forward your personal data to its receivables managing partner. This is allowed by Section 161 (1) c) of Act CCXXXVII of 2013 on Credit Institutions and Financial Enterprises. The Bank’s agent performing the receivables management can only be a legal entity (agent) entitled to perform contingent agency activities registered at the MNB. In order to collect the outstanding amounts, the Bank may forward the following scopes of data to the agents involved in the receivables management:

- the personal data of the debtor and co-debtor, the guarantor and pledgor: name, mother’s name, birth name, place and date of birth, ID card No.
- address, notification address, phone number, collateral address (for mortgage loans)
- amount of receivables: currency, principal, overdue principal, overdue interest rate, other contributions
- default interest details, repayment account number (the bank account held by the Bank into which the Obligor must pay its debt to the Bank)
- number of days in delay, date when the delay started
- transactional and default interest rates.

The list of legal entities engaged by the Bank with receivables management is in the table below along with the data management information of the individual enterprises:

Name	Address	Company registration number	Link to data protection information:
EX-ID Zrt.	H-1133 Budapest, Váci út 76. 4th floor	01-10-047418	http://ex-id.hu/data/pdf/adatvedelmi_tajekoztato.pdf
Leasing Risk Kft.	H-1191 Budapest, Ady Endre út 42-44. 3rd floor/7	01 09 727310	http://www.leasingrisk.hu/adatvedelmi_szabalyzat.pdf
Sigma Követeléskezelő Zrt.	H-1025 Budapest, Kapy u.15.	01-10-040948	http://www.sigma.hu/Sigma_Koveteleskezeslo_Zrt._Adatkezesesi_Szabalyzata

In the case of our clients who cannot be contacted via the correspondence and/or permanent addresses given by them upon the signing of the notarised or private document contract, the Bank will turn to the GIRinFO system maintained by the Central Office for Administrative and Electronic Public Services (KEK KH) in order to obtain new address data. This is allowed by the client's consent, given upon the signing of the contract, and by Act LXVI of 1992 on the Registration of Personal Data and Address of Citizens.

We hereby inform you that in relation to the management of your personal data, you will have the following remedies:

- you have the right to request information on the fact and quality of the management of your data,
- you can request the correction, amendment and - with the exception of mandatory data management - the deletion or blocking of your personal data,
- in the case of data management deemed illegal, you can turn to the Bank's internal data protection officer, the Hungarian National Authority for Data Protection and Freedom of Information and the court competent based on the Data Privacy Act at the location of the data manager's registered office or the affected person's address (residence).

According to the legal regulations and the requirements of the NAIH and the MNB, UniCredit Bank Hungary Zrt. is ready to help you in solving any repayment problems and in finding the right repayment relief measure through mutual cooperation.

Budapest, 17 September 2014

UniCredit Bank Hungary Zrt.