

Annex 1 of the Card Account Agreement

ING Bank N.V. Hungary Branch

Please indicate the relevant box according to the order.

New Bankcard Agreement

Amendment of current Card Agreement

New urgency bank card request

Client identification number:

The Bank shall fill in:	
Client Identification number (CIF):	1st card number:
2nd card number:	3rd card number:

Bankcard Agreement (Card application sheet)

was concluded

Between

I. Client¹ Data

Client name:

Abbreviated company name:

Tax number:

Card Account number for which the bankcard belongs:

and

ING Bank N.V. Hungary Branch, a branch of ING Bank N.V. (a corporation organized and existing under the laws of the Netherlands having its registered office at Bijlmerplein 888, 1102 MG in Amsterdam, place and number of registration: Trade Register of the Chamber of Commerce and Industry for Amsterdam, no. 33031431) established under the laws of Hungary having its registered office at H-1068 Budapest, Dózsa György út 84/B, place and number of registration: Court of Registration, Budapest; Cg.: 01-17-000547 (1068 Budapest, Dózsa György út 84. B. ép., Hungary ; Company Registration Number: 01-17-000547 Metropolitan Court; the "**Bank**")

In case of modification request the date from which the modification shall be effective(day/month/year):

(hereinafter together referred to as the "**Parties**") for an indefinite period by stipulating the following conditions.

¹ Client means: Bank and its other account holder(s) and card holder(s)

II. Data of the Bankcard Application

The Client by signing the current Bankcard Agreement shall demand the issuance of bankcards to the debit of the above Card Account and authorize the following persons (hereinafter: Cardholder(s)) to dispose over the balance of the Card Account by the use of bankcard(s).

Type of bankcard:

Company name to be indicated on the bankcard (max. 21 letters):

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Delivery of the bankcard:

to the mailing address

stays at the Bank premises with the sole responsibility of the Client

1. Card Holder

Family name:

Second name:

Mother maiden name:

Birth date (day/month/year):

Card Identification Number:

Driving License number:

Name to be indicated on bankcard (max. 21 letters):

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Purchase limit: daily²:

Cash withdrawal³:

Limit on Internet purchase daily:

SMS messages is demanded in case of successful / unsuccessful bankcard transactions:

yes

no

Cell phone number:

Balance information is demanded:

yes

no

² Client may indicate either fix amount or zero (means not allowed transaction type)

³ Client may indicate either fix amount or „no limit” or zero (means not allow transaction type)

2. Card Holder

Family name:

Second name:

Mother maiden name:

Birth date (day/month/year):

Card Identification Number:

Driving License number:

Name to be indicated on bankcard (max. 21 letters):

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Purchase limit: daily²:

Cash withdrawal³:

Limit on Internet purchase daily:

SMS messages is demanded in case of successful / unsuccessful bankcard transactions:

yes no

Cell phone number:

Balance information is demanded:

yes no

3. Card Holder

Family name:

Second name:

Mother maiden name:

Birth date (day/month/year):

Card Identification Number:

Driving License number:

Name to be indicated on bankcard (max. 21 letters):

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Purchase limit: daily²:

Cash withdrawal³:

Limit on Internet purchase daily:

SMS messages is demanded in case of successful / unsuccessful bankcard transactions:

yes no

Cell phone number:

Balance information is demanded:

yes no

III. Data Management

In case of bankcard type(s) stipulated in the List of Terms and Service Prices for Corporate Clients the Client contribute to the fact that the Bank forward the name and number of the bankcard to QBE Insurance (Europe) Limited (seat: 1143 Budapest, Stefánia út 51.; Company registration number: 01-17-000514 hereinafter: QBE) in order to enable QBE to provide assistance and insurance services.

IV. General Regulations

The Parties acknowledge and agree that the Bank has drawn the Client's attention prior to the signature of the present Agreement to the stipulations of the Bank's General Terms and Conditions, the General Terms and Conditions for Bankcard Services and the General Terms and Conditions for Payment Services (together hereinafter: GTC) which differ from the normally contractual practices concerning the present Bankcard agreement or which are not coherent with the subject of the present Bankcard agreement. The Client declares that he/she could study these stipulations prior to the contracting. The Client acknowledges and agrees, that GTC, List of Conditions and the Announcement shall constitute an inseparable part of the present Bankcard agreement and shall be interpreted accordingly and he/she declares that he/she understood these stipulations and accepted as binding. By signing the present Bankcard agreement the Client contribute to data handling, data transmission, data processing according to the regulations of the GTC.

Parties acknowledge and agree that the Bank may modify unilaterally (one-sided) at any time the GTC, the List of Conditions, and the Announcement according to Section 3 of the GTC.

The Parties conclude the present Bankcard agreement for an indefinite period. Any party may terminate this Bankcard agreement with ordinary termination, according to the GTC. The Bank is entitled to terminate this Bankcard agreement with an immediate effect if and when the

Client's behaviour harm during using the Bank's services the principle of the good faith acting, and the principal determined in the Article No. 4. of the Act IV of 1959 on the Civil Code of the Republic of Hungary. Concerning the cooperation obligation, specifically if the Bank is not able to execute the circulation of money of the Client's Bank Account according to the stipulations of the present Bankcard Agreement because of the Client's behaviour.

The Bank may send text message (cell phone feature) on the successful/unsuccessful bankcard transactions and /or balance notification in case of the Client's demand. The Parties acknowledge and agree, that the Bank does not liable for the case when the text message started by the Bank and not delivered for the following reasons: any service provider fails on delivering the message properly, being late, or does not deliver the message at all to the Client. The Parties agree that the text message (cell phone feature) sent by the Bank carries the information but it does not replace the statement of account. If the Client wants to use the Bank's text message services, he/she contributes that the Bank provides the information, data regarding the text message (cell phone feature) with the service provider in order to the service provider can forward the information, data in line with the transaction executed by the Client to the given mobile number.

The present Bankcard agreement shall be governed by the Laws of Republic of Hungary.

The Client declares that his/her data mentioned in the present Bankcard agreement is correct.

The present Bankcard agreement shall constitute an inseparable part of the Bank Account agreement and shall be interpreted accordingly.

The Parties may send their legal declaration to the mailing address determined in the Bank Account agreement. The Parties agree that the Parties shall inform each other about the change of the mentioned mailing address without delay.

The Client declares that it studied and accepted the current Bankcard Agreement. The Parties – having read and jointly construed the contract – executed this contract on the day written below as one fully reflecting their intentions.

The Bank's register shall prevail for the evidence of the takeover. I the undersigned Cardholder hereby declare that I am aware of and bound by the stipulations of the contractual agreement by and between the Client and the Bank.

Signing of Customer

Place:

Date:

Signature of the Cardholder No 1:

Signature of the Cardholder No 2:

Signature of the Cardholder No 3:

Countersigning (To be completed by ING Bank N.V.)

Place:

Date:

Signature and firm stamp:

Signature and firm stamp: