

# CONSUMER POLICY

## EXTRACT

### Aim of the Consumer Policy

The aim of the Consumer Protection Policy of MBH Bank Plc (hereinafter referred to as MBH Bank / Bank) is to ensure consumer protection compliance for the companies under the supervision of MBH Bank within a single framework. To this end, MBH Bank has defined group-wide consumer protection principles.

### Consumer Policy Principles

The Bank operates as a responsible financial service provider, paying particular attention to the protection of consumer interests and rights, and the quality of services provided to consumers. It is constantly vigilant in ensuring compliance with the law and with the consumer protection requirements laid down by other supervisory regulatory instruments. In order to help consumers make the most informed financial decisions, the Bank pays increased attention to the principle of transparency, both in the pre-contractual period and during the contractual relationship, and also applies the principle of transparency in the information provided in connection with terminated contracts. In order to achieve transparency, the Bank shall endeavour to ensure that its communications to consumers are clear, transparent, predictable (in particular as regards costs and charges) and that the necessary quality information is always available, complete and clear.

In its communication with the consumer, the Bank shall refrain from providing information that is difficult to understand or misleading, or insufficiently detailed, and shall avoid legal and financial jargon as far as possible, use it in plain Hungarian, communicate in a clear and unambiguous manner and with the intention of cooperation. In providing information, it shall endeavour to present the advantages and disadvantages of banking products and services and the risks to the consumer in a balanced and documented manner, and in doing so shall endeavour to enable the consumer to consider the impact and consequences of the risks inherent in the products and services offered to him.

The Bank shall draw up the general terms and conditions of consumer contracts in good faith and with due regard for the requirements of fairness and integrity, and shall ensure that the terms and conditions are clear, sufficiently clear and uncontroversial for consumers.

The Bank pays particular attention to the assessment of the consumer's actual needs, circumstances and financial knowledge, and strives to offer financial products and services with long-term commitments and obligations that can be met.