



HITEL & LÍZING

Client information leaflet about the possibility of monthly repayment in foreign currency

Please read the following information carefully, thoughtfully!

BG Hungary Leasing Ltd. (further Company) informs its Clients, that in favour of those Clients, who receive their income in foreign currency and would like to fulfil their monthly payment obligation in foreign currency, from June 28th 2011 **we enable the fulfilment of the monthly payment obligation in the contract's foreign currency**. With the above measurement we would like to help the savings of the unnecessary costs from the foreign currency conversion of those Clients who dispose of foreign currency.

What you should know about the monthly payment in foreign currency:

- **Our Client is obliged** to comply their payment obligation primarily in HUF, however **based on a written request**, you will have the right to transfer the monthly payment in the lease's currency **to the foreign currency payment account** of the Company.
- The appropriate **foreign currency payment bank account details** are in the Clients **monthly payment letter**, as they differ from the HUF and deposit accounts. In order of the exact identification of the fulfilled transfer, **the contract number and the Client's name should always be indicated in the notice section of the transfer**.
- **The written request** for the possibility of the **regular fulfilment in the lease's currency has to arrive** to the Company at least **8 banking days prior** to the Payment Day.
- If the request arrives in time, then the Company will not launch group collecting order to the Client's HUF account for the following Payment Day in order to avoid the multiple fulfilments.
- **If the Client has expired payment obligation on the Payment Day, in spite of the above request, the Company will launch group collecting order** to the total debit of the Client's bank account.



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- If the Client **does not fulfil** its due payment obligation in the lease's currency on the Payment Day **in three months following each other, the Company** will, despite the above statement **consider the statement invalid** and – until a new statement is made – group collecting order will be launched to the Client's banking account on all Payment Day.
- **The payment obligation** can only be considered **fulfilled** on the day, **when the amount is credited on the Company's foreign currency payment account**, defined in the monthly payment letter. However, in case of **transfer to the Company's payment account, the payment will be processed**, so that settlement of the payment obligation will only happen **one banking day after the credit is executed**.
- In case the Client has **payment obligation both in HUF and foreign currency** on the Payment Day **and the Client has fulfilled its obligation in foreign currency and HUF as well**, the Company will **credit primarily the HUF obligation from the HUF balance, the foreign currency obligation from the foreign currency**. If the HUF balance is not enough to fulfil the HUF obligations or the foreign currency balance for the foreign currency obligations itself, then the foreign currency and HUF settlement will be executed exchanged, on the payment exchange rate defined by the Company.
- The Client has to proceed the fulfilment of the foreign currency with special foresight, paying attention to that transfer in different foreign currency from the lease's foreign currency or transfer to different foreign currency account from the lease's foreign currency, can result exchange rate losses and extra cost to the Client by the multiple currency conversion, for which no responsibility will be taken by the Company.
- **Fulfilments to the foreign currency account, which is different from the transfer's foreign currency will only be credited to the foreign currency account of the Company by the Refinancing Bank Partner of the Company after execution of the appropriate conversion**, and in case of payment of the foreign currency at the cash-desk of the Credit Institution Partner of the Company **costs** charged for the Company will be further debited to the Client, **of which amount should be informed by the Client from the effective List of Conditions of the Company**.
- Fulfilment of the transfer in the proper foreign currency is extremely important, because the Refinancing Bank Partner does not use cross currency rate between the foreign currencies, which are different from HUF according to its own regulations during the foreign currency conversions, which means that conversion from one foreign currency to another always happen in a way that first the requested foreign currency is converted to HUF, then the received HUF amount is converted to the foreign currency.
- **Foreign currency transfer fees between the bank accounts of the Company which are related to the fulfilment in the inappropriate foreign currency will be charged to the Client**.



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- If the request of the Client for the payment in foreign currency **is not arrived** to the Company **8 banking days before the Payment Day**, then the Company will launch group collecting order to the bank account of the Client. If the group collecting order is completed and the Client fulfils the payment obligations partly or in whole in foreign currency or HUF as well, then **the Client will be responsible for the overpayment. Amount of the overpayment will be taken into consideration by the Company by the following Payment Day group collection order and will be credited on the following Payment Day. The Client can hand in a written request (statement in the presence of witnesses) to the Company to pay back the overpayment, if the amount of the overpayment is higher, than the difference of the calculated and the effective foreign exchange rate of the monthly payment obligation mentioned in the Monthly Payment Letter. In connection with back transfer of the overpayment, the Client should be wise -as far as possible- giving a target bank account with the same as the currency of the amount to be transferred. Costs of the possible foreign currency conversions related to the back transfer of the overpayment, the transfer fees and the exchange rate losses from the exchange rate fluctuation until the fulfilment of the overpayment will be charged to the Client. The Client is not entitled to any interest on the amount of the overpayment.**

Beside the above detailed monthly foreign currency payment our Clients **still have the possibility, on preliminary written request to repay partly or in whole in foreign currency your total outstanding as well**, you can be informed about the details in our information leaflet related to the total repayment.

In order to be familiar with the detailed regulations of the monthly payment in foreign currency, please read carefully the chapters of the List of Conditions of the Company as well.

If you have any questions, please do not hesitate to contact us on any of the following availabilities:

**Hungary 1025 Budapest, Szépvölgyi út 6.
Tel: (+36-1) 439-2130; Fax: (+36-1) 439-2139; Email: info@bg.hu**

Budapest, 22nd June 2016

BG Hungary Leasing Ltd

The present Client information leaflet is binding and inseparable Annex of the effective List of Conditions and Announcement of BG Hungary Leasing Ltd. The information is not complete. In case of discrepancies between the Hungarian and the English version, the Hungarian is prevailing.