MAIN AGREEMENT

concluded by and between

Interactive Brokers Central Europe Zrt. **(registered office: 1075 Budapest, Madách Imre út 13–14.; company registration number: 01-10-141029), as Contractor (hereinafter referred to as** Company**),**

and

name: ....

home address: ....

personal ID No. ....

account number: ....

tax code: ....

as client (hereinafter referred to as Client**),**

(the Company and the Client hereinafter jointly referred to as Parties**) at the place and date, and under the terms and conditions specified below:**

The content of transactions between the Parties is determined by the Company's Business Rules and General Terms and Conditions, the announcements and other notices specified therein (the "General Business Rules"), and this Agreement. In matters not regulated in this Agreement, the provisions of the Business Rules and General Terms and Conditions shall apply without a separate stipulation to that effect. With respect to the discrepancy between the Business Rules and General Terms and Conditions and this Agreement, this Agreement shall prevail, provided that the provisions of the General Business Rules shall prevail in matters not covered by the discrepancy.

The Client is obliged to monitor the amendments to the General Business Rules and the Announcements and to get acquainted with the provisions of the General Business Rules. The Client shall be solely liable for damages resulting from the Client's failure to comply with this obligation.

The terms used in capital letters in this Agreement shall be the same as those used in the General Business Rules, unless otherwise provided.

The Company does not provide investment, tax, or commercial advice, nor does it provide investment or financial analysis. The Company's service is the provision of the above-mentioned, primarily execution services, acting only on the instructions of the Client and does not provide advice in connection with any transaction. Accordingly, the Company's employees are not entitled to give personal advice or recommendations to the Client, however, they have an obligation to provide information regarding information about the products, including the terms of performance. The Client is responsible for their own

assessment of the information received during the fulfilment of this information obligation.

The Client acknowledges that the risk of transactions to be executed on the capital market on the basis of their order cannot be ruled out, only limited. The Company informs the Client about the possible risks arising from the conclusion of specific transactions through its website in accordance with the legislation.

By concluding the Main Agreement, the Client certifies that the Company has complied with its obligation to provide information on risks.

1. Subject matter of the Main Agreement

1.1. The Main Agreement, typically with reference to the Business Rules and General Terms and Conditions, specifies:

a) **the order of services, operations related to the Account, and the related rights and obligations of the Parties;**

b) **the basic provisions for the provision of investment services and ancillary services related to all financial assets by the Company and their use by the Client with the proviso that for some services/types of transactions, the provision of the service requires the existence of additional contracts (e.g. standardised futures);**

c) **the rules according to which the Company may enter into contracts for financial assets in its own name, and for the benefit of the Client on the basis of Orders given by the Client, and accepted by the Company or enter into an Own Account Transaction with the Client, as well as the rights, and obligations of the Parties related thereto;**

d) **the rules for the Company to receive orders placed by the Client on the electronic interface and to execute them after a successful margin check.**

1.2. Pursuant to the Main Agreement, and the provisions of other agreements relating to the specific transactions, the Company:

a) **opens and maintains an Account for the Client specified in the General Business Rules;**

b) **receives and transmits Orders and executes Orders for the benefit of the Client;**

c) **provides appropriate services and performs account operations for the Client’s cash, and financial assets registered on the Account in accordance with the Client’s instructions, the provisions of the General Business Rules, or the authorisation of legislation;**

d) **may provide margin loans;**

e) **may engage in securities lending activities.**

The Account shall be opened and maintained in accordance with this Main Agreement.

2. Electronic communication

2.1. Access to the Account, and the submission of Orders are provided by the IB Account Interface.

The primary contact between the Parties will be electronic, on the Company's website, and via the IB Account Interface.

The IT conditions required for using the IB Account Interface are indicated on the Company's website. The Company is entitled unilaterally to define, modify and limit the range of financial assets, types of transactions, available trading and execution venues for which it accepts specific orders.

2.2. The Parties consider the person who has logged in to the IB Account Interface with the User Data to be the authorized representative of the Client - thus the person entitled to dispose of the Account. The Company excludes its liability for damages arising from the unauthorised or illegitimate provision of the User Data provided through the IB Account Interface, and incurred by the Client or in its interest.

2.3. The Company does not guarantee 100% availability of the IB Account Interface. In addition to its own technology, the Company uses third-party manufacturers, and telecommunications services. The Company shall not be liable for damages resulting from network failures or, if the service is not available to the Client for any reason, for such losses. The Company's liability does not extend to damages due to an error not attributable to the Company.

Computer-based systems and electronic services that are used by the Company are inherently vulnerable to interruptions, delays or failures. In addition to the IB Account Interface, the Company does not provide alternative ordering routes (e.g. personal appearance, telephone). Subject to its resources, the Company assures its clients that in the event of a failure of the IB Account Interface, during the trading hours of the trading venue, they can place their immediately executable closing orders by telephone in accordance with the conditions for electronically submitted orders.

The Client must provide alternative commercial contracts for the execution of orders in the event that the Company's electronic services are not available. By entering into a Client Agreement, the Client declares that it maintains alternative trading arrangements.

2.4. The Company fulfils its information obligation primarily by publishing the information specified in the legislation on the Company's website. In this regard

a) **the Client declares having regular Internet access,**

b) **the Client declares having chosen this form of information,**

c) **the Client declares that they have notified the Company electronically of the address of their website and have indicated exactly in which part of the website the specific information is available,**

d) **the Company shall ensure that the information displayed on the website is up-to-date and available to the Client at all times for as long as the Client may need to know.**

2.5. **In their communication with each other, the Parties shall use primarily English and, secondarily, Hungarian. The Company may, at its sole discretion, make its services available also in other languages.**

The Company also makes certain interfaces of the IB Account Interface available in Hungarian, makes the basic information about the Company available on its website in Hungarian, as well as these General Business Rules, and the Client Agreement. For those Clients who explicitly request this, the Hungarian language contract will prevail instead of English.

In cases specified by legislation, the Company uses Hungarian instead of English when communicating with the Client and concluding contracts, if requested by the Client. Documents in English are applicable in cases where the use of Hungarian is not mandatory in the absence of a legal provision, however, the Company may make these documents available also in other languages.

The Client acknowledges that descriptions, and disclaimers limiting legal liability relating to risks, and products provided by third parties are published in the original language. The Company may decide to translate such documents into additional languages, but disclaims any responsibility for any errors, or omissions in the translations.

This section does not prevent the Client from using the Hungarian language during complaint handling.

3. Opening, and managing client accounts, and securities accounts

3.1. **By signing this Agreement, the Client instructs the Company to open, and manage an Account for a fee.**

3.2. **The Company records on the Account the Client's cash position, securities portfolio, their changes, the Client's sale and purchase orders, as well as their settlement. The Company undertakes to collect the interest, dividends, and yields paid on the financial asset belonging to the Client under its management, and to credit the amounts due to the Client under other items.**

3.3. **By signing this Main Agreement, the Client agrees that the Company may use sub-custodians without separate notice to the Client.**

4. The Order

4.1. **The Company undertakes that if the Client gives an Order, it will try to execute it in accordance with the provisions of the General Business Rules, or forward it for execution. The Company accepts orders from the Client only on the IB Account Interface or in cases listed in the General Business Rules by recorded telephone calls, in the manner specified in the General Business Rules.**

4.2. **The Client authorises the Company to participate in order matching schemes with entities outside its own group as part of its own account activities, the purpose or effect of which is to carry out de facto risk-free back-to-back transactions in financial assets outside the trading venue.**

4.3. **The Order shall be accepted by the Company if all the information necessary for the execution of the order is provided by the Client, and if the funds or financial assets necessary for the execution of the order are available. The Parties stipulate that if the free funds or financial assets in the Client's Accounts are not sufficient to execute the debits due, the Company is entitled to suspend the execution of the Order until the collateral is provided. The Company is not liable for damages resulting from the suspension.**

4.4. **The Company executes the order in accordance with its Execution and Allocation Policy, provided that the execution and settlement of orders is also governed by the policies of the relevant trading venue, the relevant clearing house regulations and the standards of the given market. The Client concedes and acknowledges that they have got to know the content of the Policy. The Client is obliged to monitor changes in the content of the Policy.**

4.5. **In the event that the Company has concluded a transaction in favour of the Client that does not comply with the provisions of the Order, the Client may object within thirty days from the notification of the confirmation of the execution of the order. If the Client has not exercised this right, he may not subsequently invoke the invalidity of the transaction or the reprehensible conduct of the Company.**

4.6. **The Company informs the Client that the general right of abandoning consumer contracts does not apply to the concluded transactions, as the conclusion of the transactions is aimed at financial assets according to the Bszt. (Investment Firms Act).**

5. Fees, collateral

5.1. **In the cases specified in the Terms and Conditions, the Client is obliged to pay the Company the fee specified therein and other costs incurred in connection with the execution. The fees payable to the Company will become due as set out in the Terms and Conditions, with which the Company will automatically debit the Client's account without any further action. The Client declares that they understand and accept the fee items specified in the Terms and Conditions of the Company.**

5.2. The Client agrees that the Company shall credit the financial asset purchased on the basis of the Order to the Account without any further provision, debit the Account with the purchase price, the commission fee due to the Company and other fees and charges charged to the Client. The Client agrees that, without any further provision, the Company shall debit the Account with the financial asset sold on the basis of the Order and the Own Account Transaction, as well as the commission and other fees and costs charged to the Client, and credit the sale price to the Account.

5.3. The Client establishes a collateral deposit for the benefit of the Company, in the manner specified in the General Business Rules, for assets and up to the amount.

5.4. The Company is not obliged to send a separate notice to the Client in the event of a lack of funds or a threat thereof.

5.5. If the Client has a negative balance, regardless of the amount of the debt, the Company is also entitled to cancel the Client's transfer orders in the currency of the debt, open, unexecuted normal purchase orders and orders for open, unexecuted margin loans and other financial assets, which also include a normal part of the purchase, not financed by credit, i.e. orders in which the securities are not purchased exclusively from credit.

5.6. If this Main Agreement is terminated by either party, the Company's right of satisfaction shall commence at the same time as the notice of termination, and the Company shall be entitled to seek compensation directly from the collateral deposit, regardless of the amount of the debt.

6. Liability

6.1. In the course of its activities, the Company acts with due diligence, taking into account the interests of the Client. Except as provided in this Main Agreement, applicable legislation and the General Business Rules, and in the event of a breach of contract by the Client, the Company shall not limit or exclude its liability for the performance of contracts (including in particular the Main Agreement and Orders).

6.2. The Company excludes its liability as follows:

a) if performance of any contract or Order becomes impossible for a reason for which the Company is not liable under the applicable legal regulations;

b) for damage caused by force majeure or for external events hindering the operation of the Company that cannot be prevented for the Company, in particular for damage resulting from a change in legislation or a fault in the data transmission network or an omission or fault of an external service provider;

c) for damage caused by a domestic or foreign official order or by the refusal or late granting of a permit;

d) for damages resulting from differences in the exercise and exercise of rights and obligations embodied in foreign financial assets;

e) for non-performance, if the proceedings of the Company are hindered by a legal dispute between the Client and a third party or the reprehensible conduct of a third party; the fee stipulated for the service is due to the Company in proportion to the performance, in this case as well.

f) for damage resulting from the Client's non-performance of its obligations.

6.3. The Company is not responsible for the practicability of specific orders or for the fact that financial assets can be sold or purchased in accordance with the conditions specified by the Client. The Company provides information about financial assets to the best of its knowledge, but is not responsible for the fact that the exchange rate changes of individual financial assets do not correspond to the information or do not occur at all.

6.4. The Company shall not be liable for any loss incurred by the Client due to the fault of the credit institution or other organisation making the remittance or transfer, including the exchange rate loss due to the delay in the transfer. If the Company makes an erroneous transfer but later recognises it, it is entitled to restore the original condition. In this case, the Client may not make any further claims.

6.5. If the Client is in a serious breach of contract, the Company is entitled to terminate any contract with immediate effect or to abandon the contract, and to demand compensation from the Client for the damage caused by the breach of contract (including the actual damage incurred and any loss of profit, as well as any so-called non-pecuniary loss) and its justified costs. If the Client is in a serious breach of contract, the Client shall be liable for any resulting damage, unless the Company may have contributed to the damage, in which case the Parties shall be liable for the damage in proportion to their liability. If there is a delay in pecuniary obligation or in the obligation to deliver securities, the Company is entitled to statutory default interest on the amount affected by the delay or the market value of the securities concerned, even without a separate stipulation.

6.6. In all cases, the Client enters into transactions exclusively at their own risk, risks their money and financial assets on the capital market, and the Company is not obliged to share in the Client's losses. Accordingly, the Client has its own obligation and responsibility to monitor the development of its positions and to take the necessary loss mitigation measures in the event of unfavourable market conditions and in the event thereof.

6.7. **The Company excludes liability for direct, indirect and consequential damages incurred by the Client due to compulsory liquidation carried out in accordance with the provisions of the Main Agreement and the General Business Rules. Furthermore, the Company shall not be liable for any direct, indirect or consequential damages resulting from the lawful total or partial blocking or use of the collateral deposit/pledged asset and/or the lawful immediate termination of certain contracts. The Company has the right and not the obligation of compulsory liquidation. The possibility of compulsory liquidation is also independent of the satisfaction of the collateral provided by the Client to the Company. Accordingly, the Company excludes liability for damages resulting from the fact that it did not exercise its right to compulsory liquidation or was not compulsorily liquidated (at any time) after the opening of this right, or that instead of exercising its right to compulsory liquidation, and the satisfaction sought from the collateral provided by the Client to the Company prior to that. If the Company decides to exercise its right to compulsory liquidation, it will necessarily take time during which the market prices will move due to the time-consuming and administrative nature of the processes: the Company excludes its liability for the resulting damages.**

6.8. **The Company shall not be liable for any damage that may be incurred by the Client if the Company exercises its right of satisfaction from collateral and in the process the assets used as collateral are sold at a realistic price available under the given market conditions.**

6.9. **Considering that in the case of transactions concluded in the electronic trading system, the transactions performed with the Client's identification data are in all cases the Client's valid transactions and legal declarations, the validity is not affected, if, using the identification data, an unauthorized person has made a legal declaration binding on the Client: the Company excludes its liability in this regard, unless it is proved that the Company was aware of the illegitimate use of the Client's identification data, or should have known of it with the care required of it; however, in the latter case, the Company shall not be liable for damages incurred by the Client during the reasonable time required for the processes necessary for the action.**

6.10. **The Company shall not be liable for damages arising from the fact that the Company does not undertake any obligation to enter into a contract on the basis of this contract, pauses, suspends, terminates its services and limits them to certain access methods.**

6.11. **Even in the case of breach of contract, the Company shall be relieved of liability if it proves that the damage occurred in consequence of circumstances beyond its control and unforeseen when the contract was entered into, and there had been no reasonable cause to take action for preventing or mitigating the damage. As compensation, the Company is obliged to compensate only the damage caused in the**

subject of the service or the actual damage caused to the Client's property as a result of the breach of contract with the provision that the division of damages between the Client and the Company must always take into account the ratio of the imputability of the Client and the Company and the involvement of the Client or a third party in the occurrence of the damage. The Company expressly excludes its liability for lost profits and other components of compensation in addition to the actual loss of property.

6.12. The foregoing limitation of liability does not apply to the limitation or exclusion of liability for breach of contract intentionally caused by the Company and to the detriment of human life, physical integrity or health.

7. Miscellaneous provisions

7.1. By signing this Main Agreement, the Client acknowledges having read and understood the Company's General Business Rules, its annexes and the Announcements, as well as the description of the IB Account Interface, and acknowledges that they are binding on them.

7.2. The Client declares that being aware that past performance of financial assets does not guarantee future performance, whereas the price of a particular financial asset may be affected by a number of factors.

7.3. In the case of notifications and information sent by the Company, including information on amendments to the General Business Rules, Announcements, as well as individual periodic reports, unless the Client expressly objects within the relevant deadline, unless otherwise agreed, it means that by this silence, as by implied conduct, the contents of it have been accepted by the Client, together with its legal consequences.

7.4. This Main Agreement shall enter into force on the date of signature by the Parties and shall be concluded for an indefinite period. The relevant provisions of the General Business Rules shall apply in connection with the termination of the Main Agreement.

7.5. The Parties shall endeavour to settle disputes arising out of this Main Agreement primarily in an amicable manner. The Client may notify the Company of its objections, claims and complaints arising from this Main Agreement in accordance with the provisions of the Complaint Handling Policy. The Company will investigate the matter and make a decision within 30 days, of which the Client will be notified in writing. If the above procedure does not lead to a result, the Parties—if the Client does not qualify as a consumer—submit to the exclusive competence and jurisdiction of the Commercial Court of Arbitration. The Commercial Court of Arbitration shall act in accordance with its own Rules of Procedure, in the Hungarian language. The Client is entitled to exclude the exclusive competence and jurisdiction of the Commercial Court of

Arbitration with a unilateral declaration made at the time of concluding the agreement. If a Client qualifies as a consumer, the general rules of Act CXXX of 2016 on Civil Procedures (Civil Procedures Act, Pp.) shall apply.

7.6. **The Parties declare that this Main Agreement and each specific contract fully incorporate the agreements concluded between the Parties. The Parties do not wish to incorporate into the content of the Main Agreement the content of any previous agreements and practices developed under those agreements, and a custom widely known and regularly used in the investment and capital markets and in the money market business by subjects of similar contracts.**

7.7. **This Main Agreement may be amended by mutual consent of the Parties at any time. The Parties further acknowledge that the Company is entitled to unilaterally amend the Main Agreement and its annexes in accordance with the provisions of its current General Business Rules, with the conditions and restrictions described therein. If the Client does not wish to maintain the contractual relationship with the Company in addition to the changed content of the Main Agreement, they may exercise the right of termination in accordance with the provisions of this Main Agreement and the General Business Rules.**

7.8. **By signing this Main Agreement, the Client acknowledges that the Company, prior to concluding the Agreement, (i) informed them of the investor protection provisions applicable to them; (ii) the Company has fully complied with its obligation to provide prior information to the Client specified in the Bszt. (Investment Firms Act), and the Client enters into this Main Agreement and the specific contracts and transactions to be concluded on the basis of this Main Agreement in the knowledge of the capital market risks, and confirms this in an Announcement on Risk Disclosure Declaration.**

7.9. **By signing this Main Agreement, the Client agrees that the Company may place money in a money market fund in accordance with Regulation (EU) 2017/1131 of the European Parliament and the Council on Money Market Funds of 14 June 2017 (EU). The Client acknowledges that the funds placed in such money market funds are not held in accordance with the requirements of the client asset protection provisions set out in Bszt.**

7.10. **By signing this Main Agreement, the Client acknowledges that the Company provided complete information on the handling and use of their personal data in accordance with the relevant provisions of the General Data Protection Regulation of the European Union and the Personal Data Protection Act prior to concluding the Main Agreement.**

7.11. **In matters not regulated in this Main Agreement, the provisions of the Company's General Business Rules in force at any time, the Bszt.**

(Investment Firms Act) and Act V of 2013 on the Civil Code (Ptk. or Civil Code) and other relevant legal regulations shall apply.

This Main Agreement shall be signed by the Parties in accordance with their will in all respects.

................day .... month .... year

....	....
Interactive Brokers Central Europe Zrt.	**Client**

ANNEXES

Annex No. 1 Client Declaration

Annex No. 2 Information on the form of notifications

Annex No. 1 Client Declaration

- **I declare that the bank accounts that I shall transfer money out from the account held at Interactive Brokers Central Europe Zrt. are accounts in my own name and I am aware that I can only transfer from my account from Interactive Brokers Central Europe Zrt. to an account in my own name;**
- **I have been informed, understand and agree that the policies, agreements and information of Interactive Brokers Central Europe Zrt. are available on the Company's website;**
- **I have been informed that Preliminary Information (MiFID), are available on the following interface of the Company's website: www.interactivebrokers.hu, Forms and Disclosures, Disclosures.**
- **By signing this declaration, I declare and consider the following to be binding on me, which also form part of the Company's Business Rules and General Terms and Conditions:**

1. **I have been informed of and accept the Company's Best Execution Policy for client orders. I am also aware of the contents of the Preliminary Information and expressly accept its contents. I further agree that the provisions of the General Business Rules shall govern the amendment and acceptance of these documents.**
2. **I consent to the Company being able to execute my orders outside the trading venue in accordance with its current Best Execution Policy.**
3. **I agree that if I place a limit price order with the Company in respect of shares traded on a regulated market and this order will not be executed immediately due to applicable market conditions, then the Company may, in its sole discretion, decide whether to publish the order in a manner that is readily available to other market participants.**
4. **I expressly consent to the Company providing me with the information addressed to me on other durable media instead of on paper, in particular by e-mail, via the IB Account Interface or by means of a recorded telephone call in the awareness that it would otherwise be possible to opt for paper-based information. My consent also extends to the Company sending me the Key Information Document (KID) on a durable medium.**
5. **I expressly consent to the Company fulfilling the information and providing the, through the website www.interactivebrokers.hu for which this is permitted by law and which information notice (if required) should be sent to my e-mail address provided to the Company. This declaration also covers the fact that the Company informs about the Key**

Information Documents (KID) through its website, as well as about the Company's investment services and ancillary services, and other relevant information on specific financial asset (via Product Catalogue, Product Sheets or other documents).

6. **I expressly consent to the Company providing information to me in English [e.g. key information document (KID), issuer information, etc.] or in a foreign language available to the Company other than English.**

- **I use the services provided by the Company in my own name, on my behalf and for my benefit. I declare that if I initiate any order in the name, for the benefit and for the benefit of a third party other than indicated in my AML declaration, I will inform the Company thereof in a written statement;**
- **I also declare with my signature that the Company has provided clear and detailed information regarding the handling of my data on the customer data sheet, which also covered the provisions of the Privacy Notice and the data protection and data processing chapter of the General Business Rules. I declare that I expressly accept and confirm the contents thereof, and I also grant the Company the authorisations specified in the referenced chapter of the General Business Rules and in the Informationon Privacy (available at www. interactivebrokers.hu, and the Company's Customer Service).**
- **I acknowledge that I may request information on data processing in accordance with the provisions of the Privacy Notice, and I may initiate the correction or modification of my data, or the deletion of data processing with the exception of mandatory data processing, the blocking of data processing, and I may object to data processing in cases provided by law; I may submit a complaint regarding the handling of my data in accordance with the provisions of the Company's Complaint Handling Policy, or to the Company's data protection officer, to the Hungarian National Authority for Data Protection and Freedom of Information (1125 Budapest, Szilágyi Erzsébet fasor 22/c., www.naih.hu) or I can go to court.**
- **By signing these declarations, I declare that I have given my above authorizations voluntarily, in possession of proper information, and I acknowledge that my data will be processed in accordance with the provisions of the Privacy Notice.**

.... day .... month .... year

Annex No. 2 Information on the form of notifications

INFORMATION ON THE FORM OF NOTIFICATIONS

1. Notification data

Notification address of the Company:	**Interactive Brokers Central Europe Zrt. address: 1075 Budapest, Madách Imre út 13–14. Phone: [■], e-mail address: [■]**
Client's notification address:	**As indicated in the Client Profile Details**

The settings in this information can be changed at any time in the IB Account Interface.

The Parties may submit their legal notices to the notification address provided in this Annex. In case there is any change in the notification address, the Parties shall notify each other. If they fail to do so, legal declarations sent to the notification address electronically or by post shall be deemed to have been delivered regardless of the fact of acceptance.

2. Notification on transactions executed on the Account

The Company sends an official certificate of completion (together: notification) on the transactions executed on the Account by the Client on the IB Account Interface.

The Company also sends a certificate of completion for all executed transactions on the IB Account Interface.

The Company shall send the notifications immediately after the execution of the order, but no later than on the trading day following the execution date of the order or, if the order was executed by the investment firm with the assistance of a third party, on the working day following receipt of the third party's certificate.

The Company's clients are obliged to have a valid, available e-mail address notified to the Company (such e-mail address must be provided to the Company as a notification address) to which the notifications may be sent by the Company. The Client hereby expressly acknowledges that in the absence of a valid, available e-mail address, the Client's right to trade may be restricted by the Company at any time.

3. Confirmation on transactions executed on the Account

At the end of each day, the Company makes available a confirmation of the securities and cash transactions performed on the account on the IB Account Interface (hereinafter referred to as confirmation**), the uploading of which the Clients are informed of in a system message.**

Confirmations may be requested by post, a separate fee of which is included in the Terms and Conditions.

4. Monthly Report

Pursuant to Section 69/A of the Investment Firms Act, the Company prepares a monthly report for its clients on the balance of financial assets and funds owned or due to the Client, the part of the balance that has been the subject of a securities financing transaction and the result, in addition to the basis for calculating the result, that it has realized on the financial asset or cash that is the subject of the securities financing transaction (hereinafter referred to as Monthly Report**). In each case, the Monthly Report also contains the password required to access the https://eszlaweb.mnb.hu/Lekerdezo website operated by the MNB.**

The Monthly Report is made available by the Company to its clients on the IB Account Interface.

The Monthly Report may be requested by post, as a standard consignment, to the notification address provided by the Client, the separate fee of which is included in the Terms and Conditions.

The Monthly Report also serves as a monthly statement.

5. Account statement

The Company makes available to its Clients annually, on the account, a statement containing the credits and debits of money, securities and financial assets and the balance at the end of the reporting period (hereinafter referred to as Account Statement**) on the IB Account Interface.**

The Account Statements may be requested by post, as a standard consignment, to the notification address provided by the Client, the separate fee of which is included in the Terms and Conditions.

For a separate fee, the client may request the sending of a quarterly statement or a statement summarizing another specific period, the fee of which is also included in the Terms and Conditions.

6. The general way of communication between the Client and the Company

By signing this information, the Client chooses to communicate electronically between the Company and the Client as a general method of communication,

which contact method they may change unilaterally at any time via the IB Account Interface or personally at the Customer Service.

7. Miscellaneous provisions

The Company informs the Client that a specific account statement deviating from the above provision will be issued by the Company for a separate fee specified in the Terms and Conditions.

The Company informs the Client that all liability arising from the sending of consignments electronically (by e-mail) or by post shall be borne by the Client, unless the damage or error is due to the conduct of the Company.

The Company also informs the Client that if they provide an e-mail address to which the e-mails sent by the Company's computer system do not arrive due to any kind of error between the systems, the Company will not be liable.

The Client declares that they have read this information and accept its contents.