

INFORMATION

on the main data of the Insurance Intermediary

under Article 378 of the Act on insurance activity No LXXXVIII of 2014

Name of the Insurance Intermediary:	ERSTE BANK HUNGARY Zrt.
Seat:	1138 Budapest, Népfürdő u 24-26.
Supervisory Authority:	Magyar Nemzeti Bank (MNB)
Supervisory registration number:	205020184877 – registration can be found at the website of MNB (www.mnb.hu)

ERSTE BANK HUNGARY Zrt. (hereinafter **Insurance Intermediary** or **Erste Bank**) shall intermediate the Collective and Individual Insurance as a **dependant insurance agent (multiple agent)** having a separate professional liability insurance on behalf of the ERSTE Vienna Insurance Group Biztosító Zrt., UNION Vienna Insurance Group Biztosító Zrt., NN Biztosító Zrt., Europ Assistance S.A. Irish Branch Generali Biztosító Zrt., Aegon Magyarország Biztosító Zrt. (hereinafter referred to as: **Insurance Provider** or **Insurance Providers**). For the damage caused by the activity of the Insurance Intermediary and the person employed, mandated or tied by any other working relationship for intermediary work by the Insurance Intermediary, the Insurance Provider shall be liable and is obliged to pay grievance fee whose product was mediated when the Insurance Intermediary caused the damage by its activity or omission.

If it is debated or cannot be notified, whose product was mediated by the Insurance Intermediary when damage or claim for grievance fee have been caused, the Insurance intermediary is obliged to compensate for the damage and to pay grievance fee.

The Insurance Intermediary does not have qualified majority in any of the Insurance Providers. Neither the Insurance Provider nor their parent company does have qualified majority in the Insurance Intermediary.

The Insurance Provider conducts its marketing activity concerning unit-linked life insurances with consultancy, while concerning other insurance products with and/or without consultancy.

Erste Bank mandates a sub-agent for the sale of the following products:

- „Erste Baleseti Védelem” collective life insurance with supplementary accident insurance
- Collective credit insurance
- Insurance for passengers

Name of sub-agent: eSense Zrt. (eSense Human Resources Szolgáltató Zártkörűen Működő Részvénytársaság)

Seat: 1138 Budapest, Madarász Viktor utca 47-49.

Supervisory registration number: 211081135653

Insurance Intermediary shall be authorised to mediate the named insurance products of the following Insurance Providers:

Name of the Insurers	Insurance products
ERSTE Vienna Insurance Group Biztosító Zrt.	<ul style="list-style-type: none">• net risk life insurance• mixed life insurance (with savings element)• unit-linked life insurance• insurance for retirement• supplementary insurances against disability resulting from an accident or sickness• collective credit insurance• collective life insurance with supplementary accident insurance

UNION Vienna Insurance Group Biztosító Zrt.	<ul style="list-style-type: none"> • unit-linked life insurance • collective credit insurance • collective insurance for protection of accounts • health insurance • insurance for passengers • home insurance • business property insurance
NN Biztosító Zrt.	<ul style="list-style-type: none"> • collective life insurance with supplementary accident insurance
Europ Assistance S.A. Irish Branch	<ul style="list-style-type: none"> • assistance insurance along with Accounts Services contracts
Generali Biztosító Zrt.	<ul style="list-style-type: none"> • collective credit insurance
Aegon Magyarország Biztosító Zrt.	<ul style="list-style-type: none"> • unit-linked life insurance

Erste Bank as insurance intermediary **shall not make a declaration to accept an offer or the accession declaration nor may it enter into an individual insurance contract in the name of the Insurance Providers.**

In case of Individual Insurances, during its intermediary activity Erste Bank is obliged to co-operate and define the needs of the Client. Erste Bank is obliged to give detailed, objective and unbiased information on the comparison of products within the product group closest to the Client's needs, which enables the Client to choose the product, which matches its needs. The comparison must comprise satisfactory quantities of products of the intermediated competitive products. Furthermore Erste Bank is responsible for the due diligence of the Client and the identification of the beneficial owner, and complies with its information obligation concerning the Insurance Provider, the intermediary and the contract, records the offer into the IT system of the Insurance Provider, takes over the offer signed by the Client and forwards it to the Insurance Provider.

Insurance Intermediary shall be entitled to contribute to the payment of the insurance premium via the Insurance Intermediary exclusively in the way defined in the up-to-date version of the contractual terms of the Insurance Providers. Any other way and method shall be irregular and prohibited by the Insurance Providers.

In its activity, Insurance Intermediary shall not be entitled to take over any fee/advanced fee from the Contracting Party (Insured) and it shall not be entitled to contribute to the payment of the amount payable to the Insured by the Insurance Providers, furthermore it shall not make any promises of payment instead of the Insurance Provider; but as the account-holding bank of the Insured (Beneficiary), it shall be entitled and obliged to execute payment orders for paying (crediting) the amount due to Insurer (Beneficiary), this shall not be regarded as a takeover of the amount due to the client.

The type of remuneration received by Insurance Intermediary for its insurance intermediary activity is commission, **i.e. the insurance premium includes remuneration.**

IN CASE OF CLAIMS:

If you have claims against the activity or omission of Insurance Intermediary or the individual acting as the employee of Insurance Intermediary, you can make it:

- personally in any branch office of the ERSTE BANK HUNGARY Zrt. in opening hours,
- by telephone at the number of +36 1 298 0222,
- by fax at the number of +36 1 219 4784,
- by e-mail: erste@erstebank.hu,
- in writing addressed to ERSTE BANK HUNGARY Zrt., 1138 Budapest Népfürdő u. 24-26.

According to Article 4. § (3) of 28/2014 (VII.23.) decree of the National Bank of Hungary (MNB) on the complaint handling procedure of financial institutions, in the event of the refusal of the complaint or upon the passage of the 30 day statutory time limit of answering a complaint, or in case of not agreeing with our answer given to the complaint and not finding it satisfactory, the Customer may turn to the following bodies and authorities:

- a. In the event of the violation of the consumer protection provisions of Act CXXXIX of 2013 on the National Bank of Hungary (hereinafter referred to as: **MNB Act**) you may initiate a consumer protection procedure before the National Bank of Hungary (address: 1013 Budapest, Krisztina krt. 39., Hungary, phone: +36-80/203-776, e-mail: ugyfelszolgalat@mnbb.hu);
- b. In the case of legal disputes related to the conclusion, validity, legal effects and termination of contracts, and breaches and their legal consequences you may turn to the Financial Arbitration Board (address: 1525 Budapest, Pf.: 172, phone: +36 80/203-776, email: ugyfelszolgalat@mnbb.hu), which is operated by the MNB as a professionally independent body;

or you may turn to the national court of justice.

In case of Collective and Individual insurances the relevant contractual conditions of the Insurance Providers provide information on the submission of complaints and on the bodies which are entitled to judge them.