

ATTACHMENT FOR HUNGARY

1. QI is subject to the following laws and regulations of Hungary governing the requirements of QI to obtain documentation confirming the identity of QI's account holders.

- (i) Act CXII of 1996 on Credit Institutions and Financial Enterprises
- (ii) Act LXXXII of 1997 on Private Pension and Private Pension Funds
- (iii) Act LVIII of 2001 on the National Bank of Hungary
- (iv) Act CXX of 2001 on the Capital Market
- (v) Act CXXXVI of 2007 on the Prevention and Impeding of Money Laundering
- (vi) Act LX of 2003 on Insurers and Insurance Activities
- (vii) Law Decree 2 of 1989 on Savings Deposits
- (viii) Government Decree 172/1997. (X.6.) on Certain Duties Pertaining to the Central Registration of Funds and the Data Providing Obligations of Funds and Employers Concerning Fund Members
- (ix) Government Decree 232/2001. (XII.10.) on Payments, Payment Services, and Electronic Means of Payment
- (x) Government Decree 284/2001. (XII.26.) on the Mode of the Generation and Forwarding of Dematerialized Securities and the Relevant Rules on Safety, as well as on the Opening and the Keeping of the Security Account, the Central Securities Account and the Customer Account
- (xi) Regulation 9/2001. (MK.147.) MNB Issued by the Central Bank on the Rules of Payments, Clearing Services and Cash Processing
- (xii) Recommendation 1/2004 issued by the President of the Hungarian Financial Supervisory Authority on the Prevention and Impeding of Terrorism and Money Laundering
- (xiii) Act IV of 1978 on the Criminal Code (criminal sanctions concerning money laundering)
- (xiv) Act LXIII of 1992 on the Protection of Personal Data and the Disclosure of Information of Public Interest
- (xv) Act CLXXX of 2007 on the implementation of financial assets restricting measures of the European Union as well as on the amendment of certain acts connected therewith.
- (xvi) Regulation (EC) No 1781/2006 on information on the payer accompanying transfers of funds.

2. QI represents that the laws and regulations identified above are enforced by the following enforcement bodies and QI shall provide the IRS with an English translation of any reports or other documentation issued by these enforcement bodies that are relevant to QI's functions as a qualified intermediary.

- (i) Hungarian Financial Supervisory Authority
- (ii) National Bank of Hungary

3. QI represents that the following penalties apply to failure to obtain, maintain, and evaluate documentation obtained under the laws and regulations identified in item 1 above:

- under the Act on the Capital Market: revoke of the license, suspension of trading, fine between HUF 100.000 and HUF 500.000;
- under the Act on Credit Institutions and Financial Enterprises: penalty from 0.1 to 1 percent of the mandatory minimum subscribed capital prescribed for the type of credit institutions; the penalties imposed on an executive officer may be from ten to fifty percent of his net income earned through the office in the previous year;
- under the Act on Insurers and Insurance Activities: the supervisory authority may order to pay regulatory fine, further to suspend the activity or withdraw the foundation license;
- under the Criminal Code: Money Laundering up to 8 years imprisonment, in case of non-performance of Reporting Obligations up to 2 years imprisonment.

4. QI shall use the following specific documentary evidence (and also any specific documentation added by an amendment to this item 4 as agreed to by the IRS) to comply with section 5 of this Agreement, provided that the following specific documentary evidence satisfies the requirements of the laws and regulations identified in item 1 above, in particular the requirements of the relevant provisions of Act CXXXVI of 2007 on the Prevention and Impeding of Money Laundering. In the case of a foreign person, QI may, instead, use a Form W-8 in accordance with section 5 of this Agreement. Either QI, or a banking or securities association in Hungary, may request an amendment of this item 4.

a) For natural persons:

– For residents of Hungary:

- identity card and official address card issued by Central Office for Administrative and Electronic Public Services, or
- passport and official address card, issued by Central Office for Administrative and Electronic Public Services or
- driver's license card and official address card issued by Central Office for Administrative and Electronic Public Services);
- for persons under the age of 14:
 - official certificate on personal identity and official address card issued by Central Office for Administrative and Electronic Public Services, or
 - passport and official address card issued by Central Office for Administrative and Electronic Public Services.

– For non-residents of Hungary:

- passport

b) For legal persons:

- Extracts of public register,
- Articles of association or other organizational documents.

5. QI shall follow the procedures set forth below (and also any procedures added by an amendment to this item 5 as agreed to by the IRS) to confirm the identity of account holders that do not open accounts in person or who provide new documentation for existing accounts other than in person. In the case of a foreign person, QI may, instead, use a Form W-8 in accordance with section 5 of this Agreement. Either QI, or a banking or securities association in Hungary, may request an amendment to this item 5.

(i) QI shall not open an account by any means other than by establishing in person the identity of a customer through the account holder's own identity documents, except as permitted in (ii), (iii) and (iv) below.

(ii) QI may obtain by mail or otherwise a copy that is an exact reproduction of the specific documentary evidence listed in item 4 above from another person that is subject to know-your-customer rules that have been approved by the IRS for purposes of qualified intermediary agreements, provided that the laws and regulations listed in item 1 permit QI to rely on the other person to identify the account holder.

(iii) QI may obtain a photocopy of the specific documentary evidence listed in item 4 by mail or otherwise remotely from the account holder or a person acting on behalf of the account holder, provided that the photocopy has been certified as a true and correct copy by a person whose authority to make such certification appears on the photocopy, and provided that the laws and regulations listed in item 1 permit QI to rely on the certified photocopy to identify the account holder.

(iv) (a) QI may obtain by mail or otherwise a copy that is an exact reproduction of the specific documentary evidence listed in item 4 from an affiliate of QI or a correspondent bank of QI, provided that the affiliate or correspondent bank has established in person the identity of the account holder and the laws and regulations listed in item 1 permit QI to rely on documentation provided by that affiliate or correspondent bank to identify the account holder.

(b) For accounts opened prior to December 19, 2001, if QI was not required under its know-your-customer rules to maintain originals or copies of documentation, QI may rely on its account information if it has complied with all other aspects of its know-your-customer rules regarding establishment of an account holder's identity, it has a record that the documentation required under the know-your-customer rules was actually examined by an employee of QI, or an employee of an affiliate of QI or a correspondent bank of QI, in accordance with the know-your-customer

rules, and it has no information in its possession that would require QI to treat the documentation as invalid under the rules of section 5.10 (B) of this Agreement.