



# 180. EQUITY PETITION

Place of bar code

*Equity case: cases where petitioners, with regard to their personal or financial situation, request the financial service provider to allow a more favourable possibility for performance than what was originally determined in the contract, such as, in particular, the reduction or cancellation of their payment obligation, the amendment or closure of their contract, or the possibility of completing payment under conditions other than the ones determined in the contract. In equity cases, the Board mediates between the financial service provider and the petitioner in the interest of reaching a settlement agreement, approves the settlement agreement concluded in its resolution, or, if no settlement agreement is reached, closes the case in a termination decision. In equity proceedings, claims already judged in payment order, litigious or court enforcement proceedings cannot be disputed.*

CASE NUMBER:

To be submitted in 1 copy to the Financial Arbitration Board

Place of receipt

You may download this form from the website [www.penzugyibekeltetotestulet.hu](http://www.penzugyibekeltetotestulet.hu), or it can be filled in by hand or by typing. You may ask for the assistance of the Front Office Service of the Magyar Nemzeti Bank (address: 1013 Budapest, Krisztina krt. 39.), or from the financial advisory offices operating as the MNB's partners. For the contact data of financial advisory offices go to: <https://www.mnb.hu/fogyasztovedelem/tanacsado-irodak>. You may send the filled in form by post to our postal address of correspondence (Pénzügyi Békéltető Testület 1525 Budapest, Postafiók 172.), or submit it in person at the MNB's Front Office Services or at the bureaus of civil affairs. In this case no postal charges need to be paid.

**1. PETITIONER'S data:** (Any person qualifying as a CONSUMER, i.e. a natural person acting for purposes falling outside his independent occupation and economic activity, may be a petitioner.)

|      |   |                                      |  |                                    |                               |   |   |
|------|---|--------------------------------------|--|------------------------------------|-------------------------------|---|---|
| 1A.1 | <b>Petitioner's name:</b>                               |                                      |  |                                    |                               |   |   |
| 1A.2 | <b>Residential or postal address:</b>                   |                                      |  |                                    |                               |   |   |
| 1A.3 | <b>Date of birth:</b>                                   | <input type="text"/>                 | <input type="text"/>                               | 1A.4                               | <b>Telephone number:</b>      |   |   |
| 1A.5 | <b>Capacity:</b><br>Please mark with an X as applicable | <input type="checkbox"/> debtor      | <input type="checkbox"/> demand guarantee provider | <input type="checkbox"/> mortgager | <input type="checkbox"/> heir | <input type="checkbox"/> insured person | <input type="checkbox"/> injured person |
|      |   | <input type="checkbox"/> other:..... |  |                                    |                               |   |   |

|      |   |                                      |  |                                    |                               |                                  |   |
|------|---|--------------------------------------|--|------------------------------------|-------------------------------|----------------------------------|---|
| 1B.1 | <b>Additional petitioner's name:</b>                    |                                      |  |                                    |                               |                                  |   |
| 1B.2 | <b>Residential or postal address:</b>                   |                                      |  |                                    |                               |                                  |   |
| 1B.3 | <b>Date of birth:</b>                                   | <input type="text"/>                 | <input type="text"/>                               | 1B.4                               | <b>Telephone number:</b>      |                                  |   |
| 1B.5 | <b>Capacity:</b><br>Please mark with an X as applicable | <input type="checkbox"/> debtor      | <input type="checkbox"/> demand guarantee provider | <input type="checkbox"/> mortgager | <input type="checkbox"/> heir | <input type="checkbox"/> insured | <input type="checkbox"/> injured person |
|      |   | <input type="checkbox"/> other:..... |  |                                    |                               |                                  |   |

**2. PROXY's data:** If you wish to act via a proxy, please also fill in and sign the POWER OF ATTORNEY form, obtain the signature of two witnesses and attach the original copy as an annex to the equity petition.

|     |                                       |  |  |  |  |  |  |
|-----|---------------------------------------|--|--|--|--|--|--|
| 2.1 | <b>Proxy's name:</b>                  |  |  |  |  |  |  |
| 2.2 | <b>Residential or postal address:</b> |  |  |  |  |  |  |
| 2.3 | <b>Telephone number:</b>              |  |  |  |  |  |  |

**3. The FINANCIAL SERVICE PROVIDER's data:** (Banks, other credit institutions, insurance undertakings, financial enterprises, treasuries and investment service providers are regarded as financial service providers. Debt management companies can only be regarded as financial service providers, if their claims with regard to consumers are based on financial services. Consumer groups and their organisers, utility companies or communication providers are not regarded as financial service providers.)

|     |  |  |  |  |  |  |  |
|-----|--|--|--|--|--|--|--|
| 3.1 | <b>Financial service provider's name:</b>    |  |  |  |  |  |  |
| 3.2 | <b>Financial service provider's address:</b> |  |  |  |  |  |  |

|              |   |  |  |  |  |  |  |  |  |  |
|--------------|---|--|--|--|--|--|--|--|--|--|
| <b>180-A</b> | Petitioner's name as in point 1A.:<br>_____ | Date of birth:<br><table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table> |  |  |  |  |  |  |  |  |
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**4. Statements and data relating to INSTITUTING THE PROCEDURE:**

*Please be informed that the Financial Arbitration Board may institute proceedings, if in respect of the same case you have not submitted an equity petition to the Board before. An exception to this rule is admissible only if in connection with your former petition no hearing was scheduled, or if you withdrew your petition during the procedure. Consumers may initiate proceedings in front of the Board only after they have attempted to settle their case with the financial service provider but were rejected, or if they did not receive an answer to their petition within 30 days-*

|            |   |   |
|------------|---|---|
| <b>4.1</b> | <b>Please state that you have <u>NOT</u> submitted an equity petition to the Financial Arbitration Board before based on the same facts of the case, for the same right, except where no hearing was scheduled in connection with your petition, or if you withdrew your petition during the procedure.</b> | <input type="checkbox"/> I hereby declare |
| <b>4.2</b> | <b>When did you submit your equity petition to the financial service provider?</b>  | ..... day ..... month 201... year         |
| <b>4.3</b> | <b>Please mark with an X, if the financial service provider <u>did not respond</u> to your equity petition and 30 days have already elapsed since the receipt of your petition.</b>   | <input type="checkbox"/> yes              |
| <b>4.4</b> | <b>When did you receive the financial service provider's reply concerning the rejection of your equity petition?</b>  | ..... day ..... month 201... year         |

**5. SUBJECT OF THE EQUITY PETITION AND DESCRIPTION OF THE REASONS:**

**5.1 Describe the subject of the equity petition and indicate the amount involved:**

|               |   |     |
|---------------|---|-----|
| <b>5.1.1.</b> | <b>Identification number of the contract, which is the subject of the petition:</b> |     |
| <b>5.1.2.</b> | <b>Description of the petition:</b>   |     |
| <b>5.1.3.</b> | <b>Amount involved in the petition:</b>   | HUF |

**5.2 Detailed presentation of the reasons for the petition:**

*Please describe the personal or financial situation with regard to which the financial service provider is requested to allow a more favourable possibility for performance than what was originally determined in the contract, such as, in particular, the reduction or cancellation of payment obligation, the amendment or closure of the contract, or the possibility of completing payment under conditions other than the ones determined in the contract. Attach the copies of the instruments supporting your allegations and indicate in **Point 6** the documents you have attached to support your allegations.*

*Please mark with an X, if you continue Point 5.2 on additional sheet 180-A/1:  yes*

**180-A/1**

**ADDITIONAL SHEET TO POINT 5.2**

Petitioner's name as in point 1A:

Date of birth:

|                      |                      |                      |                      |                      |                      |                      |                      |
|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|

Detailed presentation of the reasons for the petition (continuation of Point 5.2):

|              |   |  |  |  |  |  |  |  |  |  |
|--------------|---|--|--|--|--|--|--|--|--|--|
| <b>180-B</b> | Petitioner's name as in point 1A.:<br>_____ | Date of birth:<br><table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px;"> </td> <td style="width: 20px; height: 20px;"> </td> <td style="width: 20px; height: 20px;"> </td> <td style="width: 20px; height: 20px;"> </td> <td style="width: 20px; height: 20px;"> </td> <td style="width: 20px; height: 20px;"> </td> <td style="width: 20px; height: 20px;"> </td> <td style="width: 20px; height: 20px;"> </td> </tr> </table> |  |  |  |  |  |  |  |  |
|              |   |  |  |  |  |  |  |  |  |  |

**6. ANNEXES TO THE PETITION:**

*The launch of the proceedings is conditional upon attaching the documents supporting your allegation to the petition. In the case of Points 6.1–6.5. it is sufficient to mark with an X on the form that you have attached the instrument, while in the case of Point 6.6 please list the additional instruments you have attached.*

| Annexes: |  |                                    |
|----------|--|------------------------------------|
| 6.1      | <b>Equity petition</b> you have submitted to the financial institution   | attached: <input type="checkbox"/> |
| 6.2      | Letter of the financial institution <b>on the rejection of the equity petition</b>   | attached: <input type="checkbox"/> |
| 6.3      | If you have not received a response to your complaint from the financial institution, the document evidencing the submission of your complaint (e.g. the post office receipt of the registered mail) | attached: <input type="checkbox"/> |
| 6.4      | <b>Original copy</b> of the filled in and signed <b>Power of Attorney</b> form, if you have filled in Point 2 of the petition)   | attached: <input type="checkbox"/> |
| 6.5      | Document certifying legal relationship relating to the financial service included in the equity petition (e.g.: contract, assignment notification, demand for payment)                               | attached: <input type="checkbox"/> |
| 6.6      | <b>Additional documents supporting the petition:</b> <i>(Please list the additional documents attached.)</i>   |                                    |

**7. I submit the following definite petition for the decision of the Financial Arbitration Board, based on which I request that proceedings be conducted.**

*Please describe your request accurately. E.g.: reduction or cancellation of payment obligation, amendment or closure of the contract, or the possibility of completing payment under conditions other than the ones determined in the contract)*

Done at \_\_\_\_\_, .... day .....month ..... 202... year

.....  
Signature of the Petitioner specified in Point 1A.\*

.....  
Signature of the Petitioner specified in Point 1B.\*

*\* I acknowledge that in the proceedings instituted on the basis of this petition, the Financial Arbitration Board will process my personal data stated in my petition – including my sensitive data potentially provided in this context – to the extent and for the time necessary for conducting the proceedings, and it may disclose them to third parties in complying with statutory obligations.*

*By signing this form, I consent to the Financial Arbitration Board processing my sensitive data potentially provided in addition to my personal data in the proceedings instituted on the basis of this petition, to the extent and for the time necessary for conducting the proceedings, and disclosing them to third parties in complying with statutory obligations.*

*I also acknowledge that if the data subject considers that the data processing did not comply with the statutory requirements, I have the option to initiate the proceedings of the Magyar Nemzeti Bank's internal data protection officer, or to bring the matter before court. In addition, an investigation may be initiated by filing a report to the National Authority for Data Protection and Freedom of Information on the grounds that there was an infringement in practising the rights related to the processing of personal data or there is imminent threat thereof.*