



Video Call Service

- Terms of Use -

We inform you that by using the UniCredit Video Call Service (hereinafter: Video Call) offered by UniCredit Bank Hungary Zrt. (Hereinafter: Bank), you accept all the conditions contained in this document without any further legal action.

If you do not agree with the terms or cannot fulfill them for any reason, please do not use the video call application related to the bank's online account opening service!

All pictorial and textual content contained in the Video Call application, downloadable documents, including their layout and appearance, are protected by copyright and may be used in any form beyond personal use only with the prior written permission of the Bank.

The Bank shall not be liable for any damages, losses or costs that may arise from the non-professional use of the application (in accordance with the relevant instructions for use). Respectively, the lack of use of the necessary assets on the part of the customer, non-compliance with the security requirements on the part of the customer due to the condition of the Bank, which cannot be used due to unavoidable circumstances, or improper operation, failure, malfunction, line or system failure; they arise from a virus that cannot be prevented by the Bank, or as a result of changing the data by an unauthorized person in a way that the Bank could not prevent with the care required of it.

The Bank handles any personal data that comes to its knowledge during the use of the application in accordance with the provisions of Act CXII of 2011 on the right to information self-determination and freedom of information.

In the event of future amendments to these terms and conditions, the Bank will publish the changes on the online account opening interface.

By submitting any personal data to the Bank via the Internet, you consent to UniCredit Bank Hungary Zrt. recording and processing it in accordance with the laws referred to for the purpose and for the period specified by the nature of the data transfer.

The Video Call application (hereinafter the Application), which can be run on Windows, iOS and Android operating systems, is operated by TechTeamer Kft (1015 Budapest, Szabó Ilonka utca 9). Anyone who launches the Application on a desktop computer, laptop, tablet, or mobile device in a compatible browser as defined in the Terms and Conditions is considered a user (hereinafter the User) of the Application. By using the Application, the User agrees to be bound by the terms of use of this Video Call Application (hereinafter the "Terms of Use"). The Bank reserves the right to change the Terms of Use without prior notice. The User of the Application is obliged to find out about the validity of the Terms of Use.

Detailed technical requirements for using the Video Call application are provided in Appendix 1 of this document.



Video Call Information Security Requirements:

In order to ensure the security of the personal and bank secrecy data of our prospective customers, we recommend that you take into account the following when using the Video Call, and that the Bank has the following security requirements for the device used for the Video Call:

- Do not use a public Wi-Fi network (such as an Internet café, hotel room, or other public area) to make a video call, as most of the data traffic between the connected devices and the router is not encrypted.
- During a video call, make sure that the information you hear during the video call and on the device is not exposed to unauthorized persons.
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- We recommend that you download applications only from a “store” (AppStore, Play Store) that is compatible with your device's operating system.

The means of communication used by the User for the Video Call, such as but not limited to a mobile device, a computer and an e-mail mailbox, (hereinafter: device), including its software, hardware components, e-mail mailbox, are solely responsible for their security, but not limited to the following safety requirements:

The device:

- the data used for identification, which is accessible only after the successful identification of the customer, is regularly changed (PIN code, password)
- The User has exclusive access to the means of communication used by the User, its access by third parties is excluded
- the protection mechanisms, authorization system and other subsystems of the operating system on the device have not been modified (root - Android, jailbreak - iOS, unlock)
- its components (operating system, firmware, browser) are regularly updated according to the manufacturer's recommendations and are professionally set up and legal
- has up-to-date malicious code protection (virus protection), advanced protection solutions (eg firewall)
- your network connections are securely set up (use appropriate wireless network security procedures (eg encryption and authentication), restrict access to network devices)

Any intervention that interferes with or alters the operation of the Application without the consent of the Bank is prohibited. The Bank reserves the right, but shall not be obliged to, on mobile devices running an operating system modified by the manufacturer or the User in a manner where the User's access to the operating system or its subsystems is not restricted (including, but not limited to: "jailbreak"). , “Unlock”, “root” and similar changes), or modifying the operating system may pose other security, data security risks, restrict the types of messages delivered, pause or stop sending messages, or stop or restrict the operation of the Application. The Application running in the browser may contain software code for checking the modification of the operating system, and the fact of the modified operating system may be forwarded to the Bank by the Application.

The Bank draws the User's attention to the fact that the use of a modified operating system is extremely risky for the User, the protection of banking and personal data and passwords on such systems is inadequate, and the proper operation of the Application is not ensured.



If you have any questions or comments regarding these Terms of Use, you may request information from the Bank's Customer Service.

Budapest, 16.10.2020

Annex 1: Technical Requirements for the Video Call Service