



Terms and Conditions of the Developer Portal of GRÁNIT Bank Zrt.

I. Introduction

Before using this site, you should read these terms and conditions carefully.

That by viewing the portal.sandbox.granitbank.hu website of GRÁNIT Bank Zrt. (henceforth: Site / Developer Portal), you – without any further actions under law – accept all the conditions set out in this regulation (henceforth: T&C). By using the API and Developer Portal you certify that you have read and understood the T&C and agree to its terms. If you do not agree with the conditions, please do not visit our website.

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All the images, text and downloadable documents found on the Portal, including their layout and display format, are under copyright and trademark protection, and may only be used in any form in an extent exceeding that necessary for personal use subject to the prior written permission of GRÁNIT Bank Zrt.

You may print off one copy, and may download extracts, of any page(s) from the Site for your personal use and you may draw the attention of others within your organization to content posted on the Site.

You must not modify the paper or digital copies of any materials you have printed off or downloaded in any way, and you must not use any illustrations, photographs, video or audio sequences or any graphics separately from any accompanying text.

We amend these Terms from time to time. Every time you wish to use the Site, please check these T&C to ensure you understand the Terms that apply at that time. In the event of any future amendment to this legal declaration, GRÁNIT Bank Zrt. shall publish the changes on its website, and at the same time shall expressly draw the attention of the website's visitors to the changes.

II. Limitations of liability; no warranties

All information, data, conditions, definitions or descriptions on GRÁNIT Bank Zrt's website are published for informational purposes only, and GRÁNIT Bank Zrt assumes no liability whatsoever for the completeness, accuracy and reliability thereof, or from any direct or indirect damages resulting therefrom, and you use them at your risk. The detailed, precise and up-to-date terms and conditions are contained in the effective Business Regulations, General Terms of Contract and relevant Announcement displayed in our Customer Service Centre; in order to read and study them, please visit our Customer Service Centre, where our staff will be happy to assist you.

GRÁNIT Bank Zrt. does not warrant the error free and uninterrupted service of the Developer Portal, including the sandbox and APIs. If you notice any problems or security incidents during your use of the Site, you must notify GRÁNIT Bank Zrt immediately by sending an email to info@granitbank.hu.

GRÁNIT Bank Zrt is not liable for any possible damages, losses or costs that may result from the use of the website, its inoperability, unsatisfactory operation, malfunctioning, technical disruptions, communication-line or system faults, or from any viruses that it may carry, or as a consequence of the alteration of the data by persons who are unauthorized to so.



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GRÁNIT Bank Zrt does not verify the information on third-party websites that are accessible via links from GRÁNIT Bank Zrt's Developer Portal, and assumes no liability for their availability or the accuracy of their content.

The Site is made available free of charge. GRÁNIT Bank Zrt. may update and change the Site from time to time. GRÁNIT Bank Zrt. do not guarantee that the Site, or any content on it, will always be available or be uninterrupted. It may suspend or withdraw or restrict the availability of all or any part of the Site for business and operational reasons. You are also responsible for ensuring that all persons who access the Site through your internet connection are aware of these T&C other applicable legal terms and that they comply with them.

Nothing on this website constitutes, or is meant to constitute, advice of any kind.

III. Data protection principles

During the processing and handling of any personal data that come to its knowledge during the use of the Site, GRÁNIT Bank Zrt. acts in compliance with the Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation), furthermore with the provisions of Act VI of 1998 promulgating the Convention, concluded in Strasbourg on 28 January 1981, for the protection of individuals with regard to automatic processing of personal data, as well as Act CXII of 2011 on Informational Self-Determination and Freedom of Information and other statutory provisions pertaining to data protection.

If you provide any of your personal data to the Bank, you thereby grant your consent for the Bank to record and handle such data, in compliance with the relevant statutory regulations, for the purpose and duration dictated by the nature of the data provision. In order to comply with data security requirements, the Bank ensures the protection and security of personal data, especially with regard to preventing unauthorized access, alteration, forwarding, publication, deletion, intentional or accidental destruction, or corruption thereof.

The Bank treats any data, information and solutions placed at its disposal relating to your person, data, asset position, business activity, business management, ownership and business relationships, your account balance and your turnover as banking secrets in compliance with Act CXXXVII of 2013 on Credit Institutions and Financial Enterprises.

Detailed information on data protection and data processing can be found in the GRÁNIT Bank Zrt's Privacy Policy and Terms of Business.

IV. Registration and acceptable use

If you want to use the Developer Portal, you must register through the website. GRÁNIT Bank Zrt. reserves the right to approve registration demands and may reject your application in its discretion without the need to provide any reasons. You agree that you will disclose to GRÁNIT Bank Zrt. any actual or potential conflicts of interest with respect to your registration (e.g., if you are already affiliated with, a GRÁNIT Bank Zrt. competitor or other financial institution).



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Any information that you provide in connection with your registration must be correct and complete, and you are responsible for maintaining such information up-to-date and accurate throughout the term of your registration. Upon successful registration, you may be provided with access credential, passwords and other account information (the "Credentials"). The Credentials are, and will remain, the property of GRÁNIT Bank Zrt. and you are granted a nontransferable license to use the Credentials for the sole purpose of participating in the Developer Portal. You must keep the Credentials confidential and may not sell, transfer, sublicense, or otherwise disclose your Credentials to any other person or for any other purpose. If you become aware or if you suspect that the confidentiality of your Credentials have been compromised, you are obliged to inform GRÁNIT Bank Zrt. without undue delay. You must not attempt to circumvent or modify any Credentials or other security mechanism used by GRÁNIT Bank Zrt. in connection with the Developer Portal.

You must not use this website in any way that causes, or may cause, damage to the website or impairment of the availability or accessibility of the website; or in any way which is unlawful, illegal, fraudulent or harmful, or in connection with any unlawful, illegal, fraudulent or harmful purpose or activity. You must not use this website to copy, store, host, transmit, send, use, publish or distribute any material which consists of (or is linked to) any spyware, computer virus, Trojan horse, worm, keystroke logger, rootkit or other malicious computer software.

If the Developer Portal provides you with a user ID and password to enable you to access restricted areas of this website or other content or services, you must ensure that the user ID and password are kept confidential.

GRÁNIT Bank Zrt. may disable your user ID and password in Developer Portal's sole discretion without notice or explanation. GRÁNIT Bank Zrt. may terminate access to the Site at any time without prior notice (especially in case when you violate these T&C or you suffer a security breach that affects the confidentiality or integrity of the Developer Portal). Upon termination, any rights that were granted to you by any member of GRÁNIT Bank Zrt. under these T&C will automatically cease.

V. Miscellaneous

GRÁNIT Bank Zrt. may transfer, sub-contract or otherwise deal with Developer Portal's rights and/or obligations under these T&C without notifying you or obtaining your consent. You may not transfer, sub-contract or otherwise deal with your rights and/or obligations under these T&C.

Should one or several of the provisions of these T&C be found to be or become invalid or ineffective, the validity of the other provisions shall remain unaffected. The ineffective provision shall be replaced with another provision that most closely reflects the intention of the ineffective provision.

If any provision of this website disclaimer is, or is found to be, unenforceable under applicable law, that will not affect the enforceability of the other provisions of this website disclaimer.

Any disputes relating to these terms and conditions will be subject to the [non-]exclusive jurisdiction of the competent courts. These T&C are subject to Hungarian law.

These T&C apply as of 14th March 2019.