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| *By filling in the questionnaire, you can get feedback from the MNB about the possible solutions to the regulatory and administrative issues that may arise in connection with the innovative solution that you want to apply and you ask supervisory interpretation about.*  *If the degree of maturity and the preparedness for introduction of your innovative solution is justified on the basis of the replies to the questionnaire, the MNB can support its realization by guidance. This requires the solution to have significant novelty content and demonstrably value added to the clients. The MNB expects the applicant to have a knowledge of the most legislation related to his or her product or service. It is further required that the candidate should not have previous guidance, statement from the MNB on the topic covered by the current regulatory support request.*  *We act in accordance with the Innovation Hub* [*data protection guide*](https://www.mnb.hu/letoltes/innovation-hub-data-protection-guide.pdf) *when processing the filled in questionnaire.* | |
| **Company / questioner** | |
| Surname |  |
| First Name |  |
| Job title |  |
| Company name |  |
| Company headquarters |  |
| Registration number |  |
| Más országban rendelkezik pénzügyi szervezetként történő működés megkezdésére vonatkozó engedéllyel? (igen/nem) |  |
|  | If you answered yes to the question above, please provide the name of the issuing authority and your registration number. |
|  |
| Contact e-mail address |  |
| Contact phone number |  |
| Webpage URL |  |
| **Product / service** | |
| **Target audience:**  *Please specify your target audience for your product / service. (e.g. population or company, demographic characteristics).* | |
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| **Description of product / service:** *Please describe the nature of the product / service, the technology applied or planned, the business processes and the emerging relationships related to the product / service, including the detailed development phase and the remaining phases! (e.g. your question is in connection with an already existing product / service or planned innovation).* | |
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| **Partners:** *Please describe the companies cooperating with the product/service on a contractual basis and their detailed role in the cooperation. (e.g. customer, subcontractor, sponsor, outsourcing service provider, intermediary, etc.)* | |
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| **Innovativeness of product/service, benefit for clients:** *Describe the novelty of the product / service. Explain how it is different from the products / services available on the market and what kind of added value your product / service represents for consumers or other clients (insititutional clients).* | |
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| **Risks and legal environment** | |
| **Financial and operational risks:** *Describe the risks of the products / services, the way of tackling them and its’ planned method, including financial risks (e.g. liquidity management), IT systems, physical tools, process control and other specific risks associated with the product / service.* | |
|  | |
| **Risks of parties concerned:** *Please describe here the potential risks of the parties concerned (consumers, investors, institutional users) in connection with the products / services and the way you plan to tackle them.* | |
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| **Risks of abuse:** *Describe the potential external and internal risks of product / service misuse and the intended way of handling them, including the risk of cybercrime, money laundering, fraud and not appropriate data management (e.g. theft of data).* | |
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| **Request for MNB guidance** | |
| **Question:** *Please explain your question, in respect of which you attend for assistance! In case your question is related to any legislation (EU legislative action, law, decree) or other regulatory instrument (EU recommendation, EU opinion, MNB recommendation, MNB resolution), please indicate here, and present your legal perspective with explanation!*  *In order to correct understand of the facts and correct legal conclusion, please indicate every relevant circumstances and information (in case of unclear of partial facts, MNB must involve significant number of assumptions, which reduce the chance of meaningful guidance).* | |
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| *The MNB solely develop its guidance on the basis of the information provided by the person asking for guidance. The individual legal interpretation enshrined in the guidance solely relates to the facts forming basis for the guidance. The guidance of the MNB cannot be considered as legally binding, its content has no binding force for other authorities and courts.*  *Consequently, the MNB's guidance is purely orientating, which, in the event of a dispute, does not bind the court in any form. For this reason, providing the guidance doesn’t exempt the person asking for guidance from the need to establish their own legal position and the responsibility therefor. Providing guidance is not an official case. Starting, executing and implementing any activity, business decision, legal transaction, business model etc. based on the MNB’s guidance is solely the responsibility of the person asking for guidance. The MNB shall not be liable for the consequences resulted from the content of its guidance or for the duration of issuing it.* | |