

PROJEKTREND

COMPLETE LEGAL DOCUMENTATION

Digital publications online store - Hungarian sole proprietor

Version v02 EN | Effective from 8 September 2026

Service Provider	Szabó Katalin, sole proprietor
Registration no.	61384729
Hungarian tax no.	92294248-1-42
VAT status	Hungarian small-business VAT exemption (AAM)
Invoicing	Bilingo
Payment methods	Card payment (Stripe), PayPal, bank transfer
Foreign-sales identifier	Intentionally omitted pending the separate NAV/DÁP notification
Pre-publication control	The webshop must match this documentation in practice: withdrawal function, separate consent for immediate digital performance, payment-obligation button, cookie consent, Bilingo invoicing, all payment flows and digital delivery must be tested before publication.

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01/08 - LEGAL HUB

Document ID	LEGAL-01-v02-EN
Version / effective date	v02 Effective: 8 September 2026 Reviewed: 8 September 2026
Service Provider	Szabó Katalin, sole proprietor Projektrend / Projektrend Asszisztencia

This legal hub summarises the legal framework for the online sale of digital books, e-books, PDF and EPUB publications, digital workbooks, question books, spreadsheets, templates, guides, supporting materials and other downloadable digital content available on the Projektrend website and online store at www.projektrend.hu.

Detailed rights, obligations and privacy conditions are set out in the separate documents below. Before purchasing, customers should read in particular the Terms and Conditions, the Digital Content and Right of Withdrawal notice, and the Privacy Notice.

Service Provider information

Service Provider	Szabó Katalin, sole proprietor
Brand / trading name	Projektrend / Projektrend Asszisztencia
Registered office	1104 Budapest, Harmat utca 160. 10/60., Hungary
Sole proprietor registration no.	61384729
Registering authority	National Tax and Customs Administration of Hungary (NAV) - Register of Sole Proprietors
Hungarian tax number	92294248-1-42
VAT status	Hungarian small-business VAT exemption (alanyi adómentes, AAM)
E-mail	projektrend.asszisztencia@gmail.com
Telephone	+36 70 724 5629
Website	www.projektrend.hu

Legal documents

- Terms and Conditions - Digital Publications: detailed rules on contract formation, payment, invoicing, performance, non-conformity, licence rights and enforcement.
- Legal Notice and Service Provider Information: identification details of the Service Provider, website provider, payment providers and invoicing provider.
- Digital Content and Right of Withdrawal: the 14-day right of withdrawal and the special rules for digital content not supplied on a tangible medium.
- Withdrawal from the Contract: methods of exercising withdrawal, the mandatory electronic withdrawal function and model withdrawal wording.
- Privacy Notice - Digital Publications: processing related to purchases, payments, bank transfers, Billingo invoicing, digital delivery, customer service and complaints.
- Cookie Notice: rules for necessary cookies and consent-based cookies or similar technologies.
- Complaints Handling and Consumer Protection Notice: complaint channels, response deadlines, conciliation, authority and court remedies.

Digital product - not a physical book

Products identified as digital are not physical books or items delivered by post. The customer receives electronic access, a download option or a digital file in the format stated on the relevant product page. Before purchase, the product page must clearly state the format, language, essential content characteristics, price and the known functionality, compatibility and interoperability requirements.

Payment and invoicing

Available payment methods are card payment processed through Stripe, PayPal payment, and bank transfer to the bank account specified by the Service Provider in the checkout, order confirmation or payment instructions. Stripe is the technical and financial provider for card payments and is not a separate fourth customer payment method.

Invoices are issued through the Billingo online invoicing system. The Service Provider operates under the Hungarian small-business VAT exemption (AAM). For cross-border sales, the applicable VAT treatment must be determined under the Hungarian and EU tax rules in force; AAM status does not override mandatory place-of-supply or foreign VAT rules.

Digital performance and withdrawal - key point

Immediate access

Where a consumer requests that digital content not supplied on a tangible medium be made available before the 14-day withdrawal period expires, a separate, prior and express consent is required. At the same time, the consumer must expressly acknowledge that, once performance begins and the statutory conditions are met, the consumer loses the right of withdrawal. The statement must not be pre-ticked and must be confirmed on a durable medium.

Any lawful loss of the right of withdrawal does not affect statutory rights in relation to defective or non-conforming digital content.

Copyright

Unless an express licence provides otherwise, purchase grants a personal right of use and does not transfer copyright or other intellectual property rights. Unlawful copying, public sharing, resale, mass distribution or unauthorised commercial use of digital content is prohibited, without prejudice to uses permitted by law.

English-language contracts and applicable law

This English version is intended to be substantively equivalent to the Hungarian legal master. Where the purchase interface and checkout are provided in English, this English text is provided to the customer before contract conclusion and forms part of the English-language contractual information. Mandatory provisions of Hungarian and EU law, and any mandatory consumer protection applicable by virtue of the consumer's habitual residence, remain unaffected.

Effective date

LEGAL-01-v02-EN is effective from 8 September 2026. Contracts already concluded are, as a rule, governed by the terms communicated at the time of contract formation, subject to later mandatory statutory provisions where applicable.

02/08 - TERMS AND CONDITIONS - DIGITAL PUBLICATIONS

Document ID	LEGAL-02-v02-EN
Version / effective date	v02 Effective: 8 September 2026 Reviewed: 8 September 2026
Service Provider	Szabó Katalin, sole proprietor Projektrend / Projektrend Asszisztencia

1. Service Provider information

Service Provider	Szabó Katalin, sole proprietor
Brand / trading name	Projektrend / Projektrend Asszisztencia
Registered office	1104 Budapest, Harmat utca 160. 10/60., Hungary
Sole proprietor registration no.	61384729
Registering authority	National Tax and Customs Administration of Hungary (NAV) - Register of Sole Proprietors
Hungarian tax number	92294248-1-42
VAT status	Hungarian small-business VAT exemption (alanyi adómentes, AAM)
E-mail	projektrend.asszisztencia@gmail.com
Telephone	+36 70 724 5629
Website	www.projektrend.hu

Hereinafter: the “Service Provider”.

2. Subject matter and personal scope

These Terms and Conditions apply to contracts for digital content purchased electronically through www.projektrend.hu and its online store. Products include in particular e-books, PDF and EPUB publications, digital workbooks, question books, spreadsheets, templates, guides, supporting materials, downloadable bundles and other digital files.

These Terms apply to consumer and non-consumer customers, provided that rights granted by law exclusively to consumers - including the statutory right of withdrawal - apply only to persons qualifying as consumers under applicable law.

3. Governing law and legal framework

The contract is governed in particular by Act V of 2013 on the Civil Code, Act CVIII of 2001 on electronic commerce and information society services, Government Decree 45/2014 (II.26.) on detailed rules of contracts between consumers and businesses, Government Decree 373/2021 (VI.30.) on sales of goods and supply of digital content and digital services, Act CLV of 1997 on consumer protection, Act XLVII of 2008 on unfair commercial practices, Joint Decree 4/2009 (I.30.) NFGM-SZMM on price display, Act LXXVI of 1999 on copyright, applicable data-protection law and directly applicable EU law.

For a consumer residing outside Hungary, the choice of Hungarian law may not deprive the consumer of protection afforded by mandatory provisions of the law of the country of the consumer's habitual residence where such protection applies under EU private international law.

4. Language, form and record of the contract

Where the purchase interface is in English, the contract language is English. The English-language legal information must remain substantively aligned with the Hungarian legal master. The contract is concluded electronically and is not signed as an individual paper document. The order data, confirmations, the version of these Terms in force at the time of purchase and the related electronic declarations together document the contract. The customer should retain confirmations sent on a durable medium.

5. Essential characteristics of digital products

The relevant product page states the product title, language, format, essential content description, purchase price, files included in a bundle and technical requirements known to the Service Provider. Before ordering, the customer should verify that the customer's device and software can open the stated file format.

PDF, EPUB, XLSX or another file format is a functional characteristic of the product. If the same content is sold in different formats as separate products, the purchase covers only the selected product version unless the product page expressly states that a bundle is included.

6. Technical steps of ordering

1. The customer selects the digital product and, where the interface uses a basket, adds it to the basket.
2. The customer enters the information required for the order and invoicing.
3. The customer selects one of the payment methods actually offered.
4. Before finalising the order, the customer checks and, where necessary, corrects the entered data.
5. The customer reads the Terms and the Privacy Notice and makes the declarations required by the checkout.
6. If immediate digital performance is selected, the consumer gives a separate, non-pre-ticked consent to early performance and acknowledges the statutory consequence for the right of withdrawal.
7. The customer submits the order using a function that clearly indicates a payment obligation.
8. For card or PayPal payment, payment is completed through the relevant payment provider. For bank transfer, the customer transfers the amount to the account specified in the payment instructions.
9. The system and/or Service Provider sends an electronic confirmation. Digital content is made available under these Terms after the payment condition applicable to the selected payment method is satisfied.

Before the order is sent, the online store must provide effective technical means for identifying and correcting input errors.

7. Order with an obligation to pay

The button or similar function used to finalise an order involving a payment obligation must clearly indicate that activating it creates a payment obligation. An appropriate English wording is “Order with obligation to pay” or other wording that is equally clear to the consumer.

8. Receipt of the order and formation of the contract

Electronic submission of the order constitutes the customer’s contractual declaration. Receipt of the order must be acknowledged electronically without undue delay. If the acknowledgement does not reach the customer within the expected period appropriate to the service, and at the latest within 48 hours of sending the order, the customer is released from the offer or contractual commitment to the extent provided by Act CVIII of 2001.

The contract is formed when the Service Provider sends an electronic confirmation containing acceptance of the order, or when the system issues an acceptance confirmation linked to the relevant payment process. A purely technical message stating only that the order has been received does not itself constitute acceptance if its content does not clearly indicate acceptance. For bank transfer orders, payment instructions may be sent before performance; digital content is normally released only after the transferred amount has been credited, unless the Service Provider expressly states otherwise.

9. Prices and AAM status

The total amount displayed on the product page and at checkout is the amount payable by the customer. For Hungarian domestic transactions covered by the Service Provider’s status, the Service Provider operates under the Hungarian small-business VAT exemption (alanyi adómentes, AAM), and the invoice contains the legally applicable AAM indication.

For cross-border digital sales, the place of supply and any VAT or comparable consumption tax must be determined under the Hungarian and EU rules in force. The checkout must display the amount actually payable before the order is finalised.

10. Discounts and price reductions

When using a discount, coupon or temporary promotion, the Service Provider complies with the prohibition of misleading commercial practices and the applicable price-display rules. Where the statutory rules on announcement of a price reduction apply, the previous price is determined under the applicable law.

11. Payment methods

The payment methods actually available in the online store are:

11.1 Card payment - Stripe

Card payments are processed through Stripe. Stripe processes the payment data required for card payment. The Service Provider does not receive or store the full card number or the CVC/CVV security code. Stripe is the provider of the card-payment infrastructure and is not a separate payment method in addition to card payment.

11.2 PayPal

PayPal payments are processed through PayPal (Europe) S.à r.l. et Cie, S.C.A. The customer may be redirected to or use PayPal's payment environment, which is governed by PayPal's own contractual, security and privacy rules.

11.3 Bank transfer

The customer may pay the purchase price by bank transfer where this option is offered. The bank account details and any required payment reference are provided in the checkout, order confirmation or payment instructions. The customer should include the order number or other requested identifier in the transfer reference so that payment can be matched to the order.

For bank transfer, digital content is normally made available only after the full amount has been credited to the Service Provider's bank account. The Service Provider is not required to release paid digital content while the transfer has not been received or cannot reasonably be matched to the order. If the transfer is not received within any payment period stated in the order confirmation, the Service Provider may cancel the unpaid order after informing the customer where appropriate.

In the event of failed, interrupted, rejected or unreceived payment, the Service Provider is not required to provide the paid digital content. This does not affect obligations arising from a payment that has in fact been credited or from statutory consumer rights.

12. Invoicing - Billingo

The Service Provider issues invoices using the Billingo online invoicing system. Invoicing provider: Billingo Technologies Zrt., registered office: 1133 Budapest, Árbóc utca 6. I. emelet, Hungary; company registration no. 01-10-140802; tax no. 27926309-2-41; e-mail: hello@billingo.hu; telephone: +36 1 500 9491.

The invoice may be issued electronically and sent to the e-mail address provided by the customer. Invoice data are transmitted to the Hungarian NAV Online Invoice system where required by the applicable tax rules. The customer is responsible for the accuracy of invoicing information supplied.

13. Supply of digital content

After the applicable payment condition has been met, digital content is normally supplied by automatic download, download link, access sent by e-mail or another electronic method. The Service Provider supplies digital content without undue delay unless the parties agree on a different performance date.

The customer must provide a working e-mail address, check spam/junk folders and provide the technical conditions required for download. This does not affect the Service Provider's obligation to supply digital content in conformity with the contract.

14. Immediate performance and loss of the right of withdrawal

For digital content not supplied on a tangible medium, performance before expiry of the 14-day withdrawal period may begin only where the consumer has given prior, express consent and at the same time expressly acknowledged that, if the statutory conditions are met, the consumer will lose the right of withdrawal once performance begins. The Service Provider sends the required confirmation on a durable medium.

Separate checkout statement

“I expressly request and consent that the supply of the purchased digital content, which is not supplied on a tangible medium, begin before the expiry of the 14-day withdrawal period. At the same time, I acknowledge that once performance begins, and provided the statutory conditions are met, I lose my 14-day right of withdrawal without giving reasons.”

The checkbox must not be pre-ticked. General acceptance of the Terms alone does not replace this separate declaration.

15. Conformity of digital content

At the time of performance, the digital content must conform to the description, quality, functionality, compatibility, interoperability and other contractual characteristics stated in the contract and product page, as well as the applicable objective conformity requirements.

Where updates are legally required to maintain conformity, the Service Provider acts in accordance with the nature of the digital content and the applicable legal requirements. Purchase of a one-time static e-book or PDF does not by itself create an unlimited obligation to develop content continuously or to provide future editions, unless the contract or product page expressly promises such updates.

16. Non-conformity and consumer remedies

If digital content is not supplied, is defective or corrupted, cannot be opened, is not the content purchased, or otherwise fails to conform to the contract, the consumer may exercise the rights provided by Government Decree 373/2021 (VI.30.) and the Hungarian Civil Code. Depending on the statutory conditions, the consumer may request that the content be brought into conformity, a proportionate reduction of price, or termination of the contract.

The consumer should describe the defect with reasonable detail. The Service Provider may verify the purchase, file or access status and the circumstances of the problem. Statutory consumer rights may not be excluded or restricted by these Terms.

17. Technical access problems

If, after payment, the customer does not receive the download link, the link does not work or the file is corrupted, the customer may notify the Service Provider at projektrend.asszisztencia@gmail.com. For a verified purchase, the Service Provider will, where appropriate, provide renewed access, a corrected file or another lawful remedy.

18. Digital gift cards or vouchers

If the online store sells digital gift cards, coupons or vouchers, their face value, scope of use, validity, redemption method and restrictions are determined by the product page and terms communicated at the time of purchase. A gift card is not redeemable for cash unless mandatory law requires it or the Service Provider expressly undertakes to do so. Consumer rights relating to vouchers are applied according to the actual legal and tax classification of the product.

19. Licence and copyright

Unless the product page or an individual licence states otherwise, the customer receives a non-exclusive, non-transferable licence for personal use. Purchase does not transfer copyright, moral rights or other intellectual property rights in the work.

In particular, unauthorised communication to the public, publication on file-sharing or social-media platforms, resale, mass copying, sublicensing, unlawful incorporation into a database, or commercial adaptation is prohibited, except to the extent permitted by mandatory law.

20. Liability

The Service Provider is not liable for a malfunction proven to be caused exclusively by the customer's device, software, internet connection, misuse or incorrectly supplied data. This clause does not exclude or limit liability imposed on the Service Provider by mandatory law or any statutory consumer right.

21. Complaints

Complaints may be submitted by e-mail to projekttrend.asszisztencia@gmail.com, by telephone to +36 70 724 5629, or by post to 1104 Budapest, Harmat utca 160. 10/60., Hungary. Detailed complaint-handling rules are set out in the separate Complaints Handling and Consumer Protection Notice.

22. Conciliation body and consumer-protection authority

After attempting to settle the dispute directly with the Service Provider, a consumer may apply to the conciliation body competent according to the consumer's residence or stay, as permitted by Hungarian law. The body corresponding to the Service Provider's registered office is the Budapest Conciliation Board. The Service Provider complies with its statutory duty to cooperate in conciliation proceedings.

For consumer-protection authority matters, the consumer may contact the competent government office. Details of the Consumer Protection Department of the Government Office of the Capital City Budapest are set out in the separate Complaints Handling and Consumer Protection Notice.

23. Discontinuation of the former EU ODR platform

The former European Union Online Dispute Resolution (ODR) platform has been discontinued. Regulation (EU) No 524/2013 was repealed with effect from 20 July 2025 by Regulation (EU) 2024/3228. These Terms therefore do not contain an active ODR platform link.

24. Code of conduct

For the online-store sales covered by these Terms, the Service Provider is not subject to a separate voluntary code of conduct unless the website later expressly states otherwise.

25. Amendments and effective date

The Service Provider may amend these Terms, in particular following changes in law, technology or service providers, new product types, or changes to payment or invoicing processes. An amendment does not retroactively alter the conditions of a contract already concluded to the detriment of the consumer.

This v02 English version of the Terms is effective from 8 September 2026.

03/08 - LEGAL NOTICE AND SERVICE PROVIDER INFORMATION

Document ID	LEGAL-03-v02-EN
Version / effective date	v02 Effective: 8 September 2026 Reviewed: 8 September 2026
Service Provider	Szabó Katalin, sole proprietor Projektrend / Projektrend Asszisztencia

1. Website operator and Service Provider

Service Provider	Szabó Katalin, sole proprietor
Brand / trading name	Projektrend / Projektrend Asszisztencia
Registered office	1104 Budapest, Harmat utca 160. 10/60., Hungary
Sole proprietor registration no.	61384729
Registering authority	National Tax and Customs Administration of Hungary (NAV) - Register of Sole Proprietors
Hungarian tax number	92294248-1-42
VAT status	Hungarian small-business VAT exemption (alanyi adómentes, AAM)
E-mail	projektrend.asszisztencia@gmail.com
Telephone	+36 70 724 5629
Website	www.projektrend.hu

2. Website and hosting provider

Provider	Mozello SIA
Registered office	Mežsargu 33, Jurmala, LV-2008, Latvia
Company registration no.	40203002519
EU VAT ID	LV40203002519

Website	www.mozello.com
Contact	www.mozello.com/contact/

3. Payment providers

Card payment - Stripe

Card payment is processed through Stripe infrastructure. For users in Hungary and other EEA countries, Stripe's current contracting structure includes Stripe Payments Europe, Limited and, for regulated payment services, Stripe Technology Europe, Limited. Stripe Technology Europe, Limited is an electronic money institution authorised and regulated by the Central Bank of Ireland. Stripe's current contractual and privacy information is available on Stripe's legal pages.

PayPal

PayPal (Europe) S.à r.l. et Cie, S.C.A.; 22-24 Boulevard Royal, L-2449 Luxembourg; trade register no. R.C.S. Luxembourg B 118 349; VAT no. LU22046007. PayPal Europe is a credit institution authorised and supervised in Luxembourg.

Bank transfer

Where bank transfer is offered, payment is made by the customer from the customer's bank account to the bank account specified by the Service Provider in the checkout or payment instructions. The customer's bank and the Service Provider's account-holding bank process payment-account and transaction data under their own statutory and contractual obligations. The current business bank-account details are provided in the payment flow and need not be published in this Legal Notice unless the Service Provider chooses or is legally required to do so.

4. Invoicing provider

Company	Bilingo Technologies Zrt.
Registered office	1133 Budapest, Árbóc utca 6. I. emelet, Hungary
Company registration no.	01-10-140802
Tax no.	27926309-2-41
E-mail	hello@bilingo.hu
Telephone	+36 1 500 9491
Website	www.bilingo.hu

5. Purpose of the website

Projektrend is a professional, publishing and e-commerce website. It may present and sell Projektrend Asszisztencia professional services, knowledge-base and professional content, books and book projects, digital publications, workbooks, question books, spreadsheets, templates, guides and other downloadable products.

6. Copyright and content protection

Original texts, professional methods, books, book extracts, digital workbooks, spreadsheets, graphics, covers, images, branding elements and other original content appearing on the website may be protected by copyright. Unauthorised use is permitted only to the extent expressly allowed by law or by a licence granted by the rights holder.

7. External links

The website may contain links to third-party websites. The Service Provider is not responsible for the content, operation or data processing of an external service provider over which it exercises no actual control. This does not affect the Service Provider's legal obligations when selecting its own processors and service providers.

8. Accessibility

E-commerce services are subject to the accessibility requirements of Act XVII of 2022 to the extent provided by that Act and its exemptions. A specific exemption may apply to microenterprises providing services. The Service Provider assesses applicability based on its actual enterprise size and statutory conditions and aims to provide clear and reasonably accessible content, including compatibility with keyboard navigation and assistive technologies where practicable.

9. Effective date

This v02 English Legal Notice is effective from 8 September 2026.

04/08 - DIGITAL CONTENT AND RIGHT OF WITHDRAWAL

Document ID	LEGAL-04-v02-EN
Version / effective date	v02 Effective: 8 September 2026 Reviewed: 8 September 2026
Service Provider	Szabó Katalin, sole proprietor Projektrend / Projektrend Asszisztencia

1. Scope of this notice

PDF, EPUB, XLSX, digital workbooks, question books, templates, guides and other files sold through the Projektrend online store and delivered by download or electronic access may qualify as digital content not supplied on a tangible medium. Special rules apply to digital performance in addition to the general consumer right of withdrawal.

2. General 14-day right of withdrawal

For distance consumer contracts, a consumer is generally entitled to withdraw without giving reasons within 14 days. For contracts concerning digital content not supplied on a tangible medium, the right may be lost after performance begins only if all statutory conditions for that exception are met.

3. When can the right of withdrawal be lost for digital content?

After performance has begun, the consumer may lose the right of withdrawal for digital content not supplied on a tangible medium only where all of the following apply:

- the consumer expressly and in advance consented to performance beginning before the 14-day withdrawal period expired;
- at the same time as giving consent, the consumer expressly acknowledged that beginning performance would result in loss of the right of withdrawal under the statutory conditions; and
- the Service Provider supplied the contract confirmation required by law, including the consumer's declaration, on a durable medium.

If any mandatory condition is missing, the exception concerning loss of the right of withdrawal must not be applied automatically.

4. Statement used at checkout

Separate, non-pre-ticked checkbox

"I expressly request and consent that the supply of the purchased digital content, which is not supplied on a tangible medium, begin before the expiry of the 14-day withdrawal period. At the same time, I acknowledge that once performance begins, and provided the statutory conditions are met, I lose my 14-day right of withdrawal without giving reasons."

This statement must not be merged with acceptance of the Terms in a way that prevents separate proof of the consumer's express consent. The checkbox must not be pre-ticked.

5. Confirmation on a durable medium

The Service Provider must confirm the consumer's contractual declarations and the required contract information on a durable medium - typically by e-mail or in a downloadable document that can be stored unchanged. The confirmation must allow the consumer to retrieve the information later in unchanged form.

6. Loss of withdrawal is not a "no-refund under any circumstances" rule

Lawful loss of the no-reason withdrawal right does not remove the consumer's rights where digital content is defective or non-conforming. If, for example, the file is corrupted, access is not provided, or the product does not match its description, the consumer may exercise the remedies available under Government Decree 373/2021 (VI.30.) and other applicable law.

7. Withdrawal before digital performance begins

If the consumer's withdrawal right still exists and performance of the digital content has not begun under the statutory conditions, the consumer may exercise withdrawal by the methods described on the separate Withdrawal from the Contract page.

8. Evidence and logging

For compliance and evidence, the Service Provider should technically record the state of the separate digital-performance checkbox, time of consent, order identifier, time at which performance began and the confirmation sent on a durable medium. Such data may be processed only for the necessary period and on an appropriate legal basis.

9. Effective date

This v02 English notice is effective from 8 September 2026.

05/08 - WITHDRAWAL FROM THE CONTRACT

Document ID	LEGAL-05-v02-EN
Version / effective date	v02 Effective: 8 September 2026 Reviewed: 8 September 2026
Service Provider	Szabó Katalin, sole proprietor Projektrend / Projektrend Asszisztencia

1. Purpose

This page assists consumers in exercising the right of withdrawal in distance consumer contracts. Whether withdrawal is available in a particular case must always be assessed under the relevant contract and the special rules applicable to digital content.

2. How to communicate withdrawal

Where a consumer has a right of withdrawal, the consumer may exercise it within the statutory period by:

- using the statutory model withdrawal form;
- making any other clear statement expressing the decision to withdraw;
- using the electronic withdrawal function that must be continuously available on the website during the withdrawal period.

3. Electronic withdrawal function - mandatory operational element from 19 June 2026

During the withdrawal period, the online store must continuously provide a clearly visible and easily accessible “Withdraw from contract” function (Hungarian statutory wording: “Elállás a szerződéstől”). The function must allow the consumer to provide at least:

- the decision to withdraw;
- the consumer’s name;
- information identifying the contract concerned, such as the order number;
- the electronic contact detail through which the consumer wishes to receive confirmation of withdrawal.

The submission function should be labelled “Confirm withdrawal” (Hungarian statutory wording: “Elállás megerősítése”) or with wording that is legally equivalent and equally clear in the English interface. Without undue delay after receipt, the Service Provider must send an acknowledgement on a durable medium containing the content of the withdrawal statement and the date and time of submission.

4. Model withdrawal statement

Addressee	Szabó Katalin, sole proprietor - Projektrend 1104 Budapest, Harmat utca 160. 10/60., Hungary E-mail: projektrend.asszisztencia@gmail.com
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I hereby give notice that I withdraw from my contract concerning the following contract / digital product:

Product or service: _____

Order identifier: _____

Date of contract: _____

Consumer name: _____

Consumer address: _____

E-mail for confirmation: _____

Date: _____

The consumer's signature is required only for a paper statement. For an electronic statement, the declaration and the contract must be clearly identifiable.

5. Deadline

Withdrawal is exercised in time if the consumer sends the withdrawal statement before the 14-day period expires. The starting point of the period is determined by the rules applicable to the relevant type of contract.

6. Refund

Where withdrawal is valid, the Service Provider refunds the amount that must be reimbursed within the statutory deadline, as a rule using the same payment method as the original transaction, unless the consumer expressly agrees to a different method and incurs no additional cost. For an original bank transfer, the refund will normally be made by bank transfer to an account appropriately identified by the consumer, subject to reasonable anti-fraud and verification measures.

7. Limitation for digital content

Where performance of digital content not supplied on a tangible medium has begun with the consumer's prior express consent, the consumer simultaneously acknowledged the loss of the right of withdrawal, and the Service Provider supplied the required confirmation, the no-reason right of withdrawal cannot be exercised once the statutory conditions are met.

8. Non-conformity

Loss of the right of withdrawal for digital content does not affect rights arising from non-conforming performance. For defective digital content, the consumer may submit a complaint and request the remedies available under applicable law.

9. Effective date

This v02 English notice is effective from 8 September 2026.

06/08 - PRIVACY NOTICE - DIGITAL PUBLICATIONS

Document ID	LEGAL-06-v02-EN
Version / effective date	v02 Effective: 8 September 2026 Reviewed: 8 September 2026
Service Provider	Szabó Katalin, sole proprietor Projektrend / Projektrend Asszisztencia

1. Controller

Service Provider	Szabó Katalin, sole proprietor
Brand / trading name	Projektrend / Projektrend Asszisztencia
Registered office	1104 Budapest, Harmat utca 160. 10/60., Hungary
Sole proprietor registration no.	61384729
Registering authority	National Tax and Customs Administration of Hungary (NAV) - Register of Sole Proprietors
Hungarian tax number	92294248-1-42
VAT status	Hungarian small-business VAT exemption (alanyi adómentes, AAM)
E-mail	projektrend.asszisztencia@gmail.com
Telephone	+36 70 724 5629
Website	www.projektrend.hu

Privacy contact: projektrend.asszisztencia@gmail.com. No separate data protection officer has been appointed because, based on the present operations, a statutory duty to designate one has not been identified.

2. Scope

This Privacy Notice applies to personal data processed in connection with use of the Projektrend digital online store, orders, card/PayPal/bank-transfer payments, Billingo invoicing, digital performance, customer service, withdrawal, complaints, fraud and security prevention, and - where based on separate consent - direct marketing.

3. Data-protection principles

- lawfulness, fairness and transparency;
- purpose limitation;
- data minimisation;
- accuracy;
- storage limitation;
- integrity and confidentiality;
- accountability.

4. Orders and performance of the contract

Data processed may include name, e-mail address, billing name and address, tax number where required, order identifier, product ordered, price, payment method, order and performance timestamps, and technical data necessary for performance. Purpose: conclusion and performance of the contract, provision of digital access and customer communication. Legal basis: Article 6(1)(b) GDPR.

Retention: for as long as necessary to perform the contract and thereafter for the period necessary to establish, exercise or defend civil-law claims, generally aligned with the applicable limitation period, unless a longer statutory retention period applies.

5. Invoicing, accounting and NAV reporting

Data may include the legally required invoice details, billing name and address, tax number where required, product or service description, consideration, invoice date, performance and payment data. Purpose: invoicing, accounting and tax compliance. Legal basis: Article 6(1)(c) GDPR.

Invoices and accounting records subject to statutory retention are retained for the period required by applicable law, typically at least eight years under Hungarian accounting rules.

Bilingo as invoicing provider

Bilingo Technologies Zrt., 1133 Budapest, Árbóc utca 6. I. emelet, Hungary; company registration no. 01-10-140802; tax no. 27926309-2-41; e-mail hello@bilingo.hu. Bilingo may act as a processor in the technical handling of invoices issued by the Service Provider and may also act as an independent controller for obligations imposed directly on Bilingo by law.

6. Payments

6.1 Card payment - Stripe

For card payments, Stripe processes the card and transaction data necessary for payment. The Service Provider does not receive or store the full card number or CVC/CVV code. Depending on the processing activity, Stripe may act as processor for the Service Provider and/or as an independent controller for its own legal, fraud-prevention, payment and regulatory obligations.

6.2 PayPal

For PayPal payments, PayPal (Europe) S.à r.l. et Cie, S.C.A. processes personal, account and transaction information necessary for payment under PayPal's own legal and financial obligations. The Service Provider may receive from PayPal transaction and contact information necessary to verify and reconcile the payment.

6.3 Bank transfer

For bank transfer, the Service Provider may receive and process information contained in the bank transaction and account statement, such as the payer's name, payer account identifier or account number where displayed, amount, currency, payment date, bank transaction identifier, order number/reference and payment status. Purpose: payment reconciliation, contract performance, invoicing, accounting, fraud prevention and proof of payment. Legal basis: Article 6(1)(b) GDPR for performance of the contract, Article 6(1)(c) for accounting/tax duties, and, where necessary, Article 6(1)(f) for the legitimate interest in preventing and resolving payment errors or abuse.

The customer's bank and the Service Provider's account-holding bank process banking data under their own regulatory and contractual duties. The Service Provider retains bank-transfer records only for the periods required by contract, accounting, tax and legal-claims rules.

7. Delivery of digital content

To provide the digital file or access, the Service Provider may process the e-mail address, order identifier, product identifier, time of the download or access event, and technical logs necessary for operation. Legal basis: Article 6(1)(b) GDPR. Log retention is determined by what is necessary to prove performance, troubleshoot errors, ensure security and handle legal claims.

8. Withdrawal and immediate digital-performance statements

The Service Provider may process the consumer's consent to immediate digital performance, acknowledgement of the loss of the right of withdrawal, time of consent, order identifier, as well as data and submission time of an electronic withdrawal statement. Purpose: legal compliance and proof of declarations. Legal basis: Article 6(1)(c) GDPR and, in connection with the contract, Article 6(1)(b) GDPR.

9. Customer service and contact

Data may include name, e-mail address, telephone number, order identifier, content of the enquiry, attached documents and communications generated in the response. Purpose: answering enquiries and administering contractual matters. Depending on the issue, the legal basis may be Article 6(1)(b), (c) or (f) GDPR.

Where contact does not lead to a contract and there is no legal claim or mandatory retention reason, correspondence may generally be retained for no more than six months after the last substantive communication, or deleted earlier when the purpose ends.

10. Complaints

Data may include the consumer's name, contact details, postal or e-mail address, order and contract data, complaint content, evidence and response. Purpose: investigating, answering and documenting complaints. Legal basis: Article 6(1)(c) GDPR. The record of an oral complaint or written complaint and a copy of the substantive response are retained for three years as required by Hungarian consumer-protection law.

11. Website technical and security data

During website operation, Mozello and other technical service providers may process IP addresses, browser and device information, session identifiers, error codes, log and security data. Purpose: operation and security of the website and online store, prevention of abuse and troubleshooting. Depending on the

technology, the legal basis may be performance of the contract, legitimate interests or - for non-essential cookies - consent.

12. E-mail service

The Controller uses the address projektrend.asszisztencia@gmail.com. For Google services supplied in the EEA, Google Ireland Limited is generally involved in the service structure. The e-mail provider may also process data under its own service and privacy terms. Message content is retained only for necessary business and legal purposes.

13. Summary of processors and recipients

Provider / recipient	Role / purpose	Typical data	Notes
Mozello SIA	website and webshop infrastructure	technical, order and session data	processor/service-provider role depends on the function
Billingo Technologies Zrt.	invoicing	billing and accounting data	processor and, for its own statutory duties, independent controller
Stripe	card payment	transaction and payment data	role varies by function; also has independent financial/regulatory duties
PayPal Europe	PayPal payment	account, identifier and transaction data	payment provider with its own legal duties
Banks involved in bank transfer	bank-transfer payment	payer/payee account and transaction data	generally independent controllers under banking law
Google / Gmail	e-mail communication	e-mail address, message content, metadata	electronic communications infrastructure
NAV	tax/invoice reporting where required	invoice and tax data	public authority / statutory recipient

14. Transfers to third countries

When international technology and payment providers are used, personal data may be processed outside the European Economic Area. Such transfers may take place only under a lawful mechanism and safeguards required by Chapter V GDPR, such as an adequacy decision, appropriate safeguards or another lawful transfer mechanism. Each provider's current privacy notice describes its own international transfers.

15. Direct marketing / newsletter

If Projektrend later operates a newsletter or direct advertising e-mails to natural persons, such marketing will, as a rule, be sent only on the basis of prior, specific and explicit consent where required by Hungarian law. Consent may be withdrawn at any time free of charge. Purchase must not be made conditional on unnecessary marketing consent.

16. Cookies and similar technologies

Cookies are governed by the separate Cookie Notice. Storing information on, or accessing information stored on, a user's terminal equipment generally requires consent following clear and comprehensive information, subject to statutory exceptions for strictly necessary technologies.

17. Data security

The Controller applies technical and organisational measures proportionate to risk, including appropriate access restrictions, strong authentication, password and device security, backups where necessary, control of provider access and measures designed to prevent unauthorised processing.

18. Personal-data breaches

In the event of a personal-data breach, the Controller assesses the nature of the incident, risk to individuals and documentation obligations. Where the GDPR conditions are met, the supervisory authority is notified without undue delay and, where feasible, within 72 hours; where there is a high risk to individuals, the affected persons are also informed unless a GDPR exception applies.

19. Data-subject rights

- right to information and access;
- right to rectification;
- right to erasure subject to GDPR conditions;
- right to restriction of processing;
- right to data portability where the conditions apply;
- right to object to processing based on legitimate interests;
- right to withdraw consent at any time where processing is based on consent;
- right to lodge a complaint with a supervisory authority and seek a judicial remedy.

Requests: projektrend.asszisztencia@gmail.com. The Controller responds within the time limits set by the GDPR.

20. Supervisory authority

Authority	Hungarian National Authority for Data Protection and Freedom of Information (NAIH)
Address	1055 Budapest, Falk Miksa utca 9-11., Hungary
Postal address	1363 Budapest, Pf. 9., Hungary
E-mail	ugyfelszolgalat@naih.hu
Telephone	+36 1 391 1400
Website	www.naih.hu

21. Automated decision-making

In its own processing described in this Notice, the Projektrend online store does not use solely automated decision-making that produces legal effects concerning an individual or similarly significantly affects the individual. Payment providers may use automated elements for fraud prevention and risk management under their own terms.

22. Amendments and effective date

The Controller reviews this Notice when legislation changes, a new provider or processing purpose is introduced, a new technology is used or the operation of the online store changes. This v02 English version is effective from 8 September 2026.

07/08 - COOKIE NOTICE

Document ID	LEGAL-07-v02-EN
Version / effective date	v02 Effective: 8 September 2026 Reviewed: 8 September 2026
Service Provider	Szabó Katalin, sole proprietor Projektrend / Projektrend Asszisztencia

1. What is a cookie?

A cookie or similar technology is information that a website or related service may store on a visitor's device or access later. Cookies may support sessions, shopping-cart operation, security, remembering preferences, analytics or marketing.

2. Legal principle

Under Section 155(4) of Act C of 2003 on Electronic Communications, information may generally be stored on or accessed from a user's terminal equipment only after clear and comprehensive information, including information on the purpose, and with the user's consent. Where personal data are involved, the GDPR rules apply in addition.

3. Strictly necessary cookies

Cookies technically necessary for the website's basic operation, security, session, basket, checkout or a function expressly requested by the user may be used to the extent necessary to provide that function. Blocking such cookies may prevent the online store or payment process from operating correctly.

4. Consent-based cookies

Non-essential analytics, statistics, personalisation or marketing cookies may be activated only after valid prior consent. Refusing consent must not result in unjustified denial of the basic service that does not require such consent.

5. Requirements for the consent panel

- non-essential cookies must not load before consent;
- "Accept" and "Reject" must offer a genuine and easy-to-use choice;
- where categories are used, the user should be able to change choices by category;
- consent must be as easy to withdraw as it is to give;
- consent must not be pre-ticked or inferred from silence or inactivity.

6. Service-provider categories that may appear

Provider / function	Typical purpose	Cookie status	Note
Mozello	session, online store, security	may include necessary and non-essential	actual cookie list depends on Mozello configuration

Provider / function	Typical purpose	Cookie status	Note
Stripe	payment, fraud prevention, security	may be associated with the payment step	Stripe payment pages may use their own technologies
PayPal	payment and security	may be associated with PayPal interface	subject to PayPal's own cookie rules
Other analytics / marketing	statistics or advertising	consent required	only if actually integrated and shown in the consent panel

7. Publishing the actual cookie inventory

This legal notice does not replace the website's actual technical cookie inventory. The consent panel, or a detailed list directly accessible from it, should identify the cookies or similar technologies actually used, including name, provider, purpose, type/category and lifetime where the technology makes that information available.

8. Browser settings

Users may delete or block cookies in their browser settings. Blocking necessary cookies may cause the website, checkout or payment to malfunction. Browser controls do not replace the withdrawal-of-consent mechanism that must be available on the website for consent-based cookies.

9. Effective date

This v02 English Cookie Notice is effective from 8 September 2026.

08/08 - COMPLAINTS HANDLING AND CONSUMER PROTECTION NOTICE

Document ID	LEGAL-08-v02-EN
Version / effective date	v02 Effective: 8 September 2026 Reviewed: 8 September 2026
Service Provider	Szabó Katalin, sole proprietor Projektrend / Projektrend Asszisztencia

1. Submitting a complaint

A consumer may submit a complaint relating to a digital product, order, card/PayPal/bank-transfer payment, Billingo invoicing, download, digital access, withdrawal or other performance issue through the following channels:

Service Provider	Szabó Katalin, sole proprietor
Brand / trading name	Projektrend / Projektrend Asszisztencia
Registered office	1104 Budapest, Harmat utca 160. 10/60., Hungary
Sole proprietor registration no.	61384729
Registering authority	National Tax and Customs Administration of Hungary (NAV) - Register of Sole Proprietors
Hungarian tax number	92294248-1-42
VAT status	Hungarian small-business VAT exemption (alanyi adómentes, AAM)
E-mail	projektrend.asszisztencia@gmail.com
Telephone	+36 70 724 5629
Website	www.projektrend.hu

2. Oral complaints

The Service Provider examines an oral complaint immediately and remedies it where appropriate. If the consumer disagrees with the handling of the complaint, or immediate examination is not possible, the Service Provider records the complaint in accordance with Hungarian law and proceeds under the rules applicable to written complaints.

3. Written complaints

The Service Provider answers a written complaint in writing, substantively and in a verifiable manner within 30 days of receipt, unless a directly applicable EU act or another applicable rule provides otherwise. A rejection of the complaint must be reasoned.

4. Electronic complaint form

If the website provides a dedicated electronic complaint form, the Service Provider must confirm receipt without undue delay to the e-mail address supplied by the consumer.

5. Retention

The record of an oral complaint or the written complaint, together with a copy of the substantive response, is retained for three years as required by Hungarian consumer-protection law and produced to the supervisory authority on request.

6. Defective digital content

If digital content is not supplied, cannot be downloaded, is corrupted, cannot be opened, is not the product ordered, or is otherwise non-conforming, the consumer may request investigation and the remedies available under Government Decree 373/2021 (VI.30.). The Service Provider may not rely on the loss of the no-reason withdrawal right to exclude rights arising from defective performance.

7. Consumer-protection authority

For an alleged breach of consumer-protection law, the consumer may contact the competent consumer-protection authority. Based on the Service Provider's registered office in Budapest:

Authority	Government Office of the Capital City Budapest - Consumer Protection Department
Address	1117 Budapest, Prielle Kornélia utca 4/b., Hungary
E-mail	fogyasztovedelem@bfkh.gov.hu
Telephone	+36 1 450 2598
Territorial competence	Budapest

8. Conciliation body

After first attempting to settle the dispute directly with the business, a consumer may initiate proceedings before the conciliation body competent under Hungarian law according to the consumer's residence or stay. The body corresponding to the Service Provider's registered office is:

Body	Budapest Conciliation Board (Budapesti Békéltető Testület)
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Address	1016 Budapest, Krisztina krt. 99. I. em. 111., Hungary
Postal address	1253 Budapest, Pf. 10., Hungary
E-mail	bekelteto.testulet@bkik.hu
Telephone	+36 1 488 2131
Website	bekeltet.bkik.hu

The consumer is not required to choose the body corresponding to the Service Provider's registered office if another conciliation body is competent under the law based on the consumer's residence or stay. The Service Provider fulfils the statutory duty to cooperate in conciliation proceedings.

9. Cross-border consumer assistance

For a cross-border consumer matter, the European Consumer Centre network may provide assistance. Current contact information for the European Consumer Centre Hungary is available at www.magyarefk.hu. The former EU ODR platform has been discontinued and is not referenced here as an operational dispute-resolution platform.

10. Judicial remedies

Use of conciliation or consumer-protection authority procedures does not exclude the consumer's right to bring a claim before a court. Jurisdiction and competence are determined by the procedural rules in force, and an unfair exclusive jurisdiction clause may not be imposed on a consumer.

11. Rejection of a complaint

If a complaint is rejected, the Service Provider gives written reasons and informs the consumer which authority or conciliation body may be contacted depending on the nature of the complaint. The information must contain the current contact details required by law.

12. Effective date

This v02 English Complaints Handling and Consumer Protection Notice is effective from 8 September 2026.

APPENDIX A - LEGAL FRAMEWORK AND CHECKED SOURCES

Document ID	APPENDIX-A-v02-EN
Version / effective date	v02 Effective: 8 September 2026 Reviewed: 8 September 2026
Service Provider	Szabó Katalin, sole proprietor Projektrend / Projektrend Asszisztencia

This appendix records the principal legal and provider sources used for the v02 review as at 8 September 2026. It may be retained as an internal compliance record and does not need to be reproduced in full in the public legal menu.

Hungarian legislation

- Act V of 2013 on the Civil Code (Polgári Törvénykönyv).
- Act CVIII of 2001 on certain issues of electronic commerce services and information society services (Ektv.).
- Government Decree 45/2014 (II.26.) on detailed rules for contracts between consumers and businesses, including the digital-content withdrawal exception and the electronic withdrawal function applicable from 19 June 2026.
- Government Decree 373/2021 (VI.30.) on detailed rules for consumer contracts for sales of goods, supply of digital content and provision of digital services.
- Act CLV of 1997 on consumer protection, including complaint handling and conciliation.
- Act XLVII of 2008 on the prohibition of unfair business-to-consumer commercial practices.
- Joint Decree 4/2009 (I.30.) NFGM-SZMM on detailed rules for price display.
- Act CXXXVII of 2007 on value added tax.
- Act C of 2000 on accounting, including retention of accounting records.
- Act CXII of 2011 on informational self-determination and freedom of information.
- Act C of 2003 on Electronic Communications, especially Section 155(4) concerning storage/access on terminal equipment.
- Act XLVIII of 2008 on the basic conditions and certain restrictions of commercial advertising activities.
- Act LXXVI of 1999 on copyright.
- Act XVII of 2022 on general rules for compliance with accessibility requirements for products and services.
- Act CXV of 2009 on sole proprietors and sole proprietorship companies.

European Union law

- Regulation (EU) 2016/679 (General Data Protection Regulation - GDPR).
- Regulation (EU) 2024/3228 repealing Regulation (EU) No 524/2013 and discontinuing the European ODR platform; repeal effective from 20 July 2025.
- Regulation (EC) No 593/2008 (Rome I) where applicable to choice of law and mandatory consumer protection in cross-border contracts.
- Other directly applicable EU consumer, VAT, payment and data-protection rules to the extent relevant to the actual transaction.

Checked official / provider sources

Source	Purpose / item checked
National Legislation Database / NJT	current text of Government Decree 45/2014 and Act CLV of 1997
Government-published text of Act CVIII of 2001	input-error correction and acknowledgement of electronic orders, including 48-hour maximum
National Trade and Consumer Protection Authority (NKFH)	2026 practical guidance and enforcement notice on the electronic withdrawal function
EUR-Lex	Regulation (EU) 2024/3228 and discontinuation of the ODR platform
Bilingo official Legal Notice and Privacy Notice	Bilingo Technologies Zrt. identity and invoicing/data-processing role
Stripe Services Agreement / Privacy Center	EEA contracting structure and regulated payment entity
PayPal official About / legal information	PayPal Europe entity, Luxembourg address and registration details
Mozello official Contact / Distance Contract	Mozello SIA address and company/VAT identifiers
Government Office of the Capital City Budapest	current Consumer Protection Department address and contact
Budapest Conciliation Board	current address, postal address, e-mail and telephone
NAIH	current supervisory authority contact information

Key source links

- <https://njt.jog.gov.hu/jogszabaly/2014-45-20-22>
- <https://njt.jog.gov.hu/jogszabaly/1997-155-00-00>
- https://nkfh.gov.hu/hirek/elallasi_funkcio_gyakorlati_tudnivalok_webaruhaszak_reszere
- <https://eur-lex.europa.eu/legal-content/en/TXT/?uri=CELEX:32024R3228>
- <https://www.bilingo.hu/impresszum>
- <https://www.bilingo.hu/adatkezelesi-tajekoztato>
- <https://stripe.com/legal/ssa>
- <https://stripe.com/ie/legal/privacy-center>
- https://www.paypal.com/lu/webapps/mpp/about?locale.x=en_LU
- <https://www.mozello.com/contact/>
- <https://bekeltet.bkik.hu/elerhetosegek>
- <https://kormanyhivatalok.hu/kormanyhivatalok/budapest/megye/szervezet/fogyasztovedelmi-foosztaly>
- <https://www.naih.hu/>

Mandatory re-review triggers

- Receipt or activation of a foreign-sales, EU VAT or other tax/registration identifier from NAV/DÁP.

- Change in the Service Provider's Hungarian tax or AAM status.
- Change to payment methods, including discontinuation or addition of card, PayPal or bank transfer.
- Change to the business bank-account arrangement that materially affects payment instructions or data processing.
- Change in Billingo, Stripe, PayPal or Mozello contracting entities, addresses or data-processing models.
- Introduction of analytics, advertising or new cookies/SDKs.
- Change in digital-delivery method, customer account system or checkout platform.
- Change in applicable accessibility obligations or the microenterprise exemption.
- Any material amendment to the cited Hungarian or EU legislation.

APPENDIX B - MANDATORY PRE-LAUNCH TECHNICAL CONTROL (INTERNAL - NOT PUBLIC)

Document ID	APPENDIX-B-v02-EN
Version / effective date	v02 Effective: 8 September 2026 Reviewed: 8 September 2026
Service Provider	Szabó Katalin, sole proprietor Projektrend / Projektrend Asszisztencia

This section is not public legal website text

The following checklist must be executed on the operator side of the online store. The legal documentation should not be treated as implemented until the system behaviour matches the written rules.

Control point	Requirement	Status
Sole proprietor data	Szabó Katalin, sole proprietor; registration no. 61384729; tax no. 92294248-1-42; AAM consistent across legal pages, Billingo and invoicing profile.	☐ VERIFIED
Old legal status removed	No “private individual with tax number” wording or obsolete tax-number format remains after the new sole-proprietor data took effect.	☐ VERIFIED
Payment methods	Interface accurately shows: card (Stripe), PayPal and bank transfer. Stripe is not displayed as a separate fourth payment method.	☐ VERIFIED
Bank-transfer instructions	Correct beneficiary name, current bank account, reference requirement and any payment deadline are shown consistently in checkout/order confirmation.	☐ VERIFIED
Payment-obligation button	Final order button clearly communicates the payment obligation.	☐ VERIFIED
Immediate digital performance	Separate, non-pre-ticked checkbox; wording matches LEGAL-02/04; consent time and order ID can be evidenced.	☐ VERIFIED

Control point	Requirement	Status
Durable medium	Order, applicable Terms and digital-performance statement are confirmed by e-mail or another durable medium.	☐ VERIFIED
Withdrawal function	“Withdraw from contract” function is clearly visible and continuously accessible during the withdrawal period; required fields and “Confirm withdrawal” submission are present.	☐ VERIFIED
Withdrawal acknowledgement	Submission triggers prompt durable-medium confirmation containing the declaration and submission date/time.	☐ VERIFIED
Bilingo	Sole-proprietor data, AAM, invoice series, e-invoice setting and NAV Online Invoice connection checked; test invoice verified.	☐ VERIFIED
Stripe	Successful and failed card-payment tests; refund flow; privacy/legal links.	☐ VERIFIED
PayPal	Successful and failed PayPal tests; refund flow; privacy/legal links.	☐ VERIFIED
Bank transfer	Test reconciliation from incoming transfer to order; release of content only after credit; refund path tested.	☐ VERIFIED
Digital delivery	After the applicable payment condition, the correct product / language / format is delivered; broken-link recovery works.	☐ VERIFIED
Cookie banner	Non-essential cookies do not start before consent; Accept and Reject work; withdrawal of consent is available; actual inventory is current.	☐ VERIFIED
Privacy providers	Mozello, Bilingo, Stripe, PayPal, banks used for transfers, Google/e-mail and any other actual providers match the Privacy Notice.	☐ VERIFIED
Old ODR link	All legacy EU ODR/OVR links removed.	☐ VERIFIED
Complaints	30-day written-response workflow and 3-year complaint-document retention established internally.	☐ VERIFIED

Control point	Requirement	Status
Price communication	Actual payable amount clear on every product page; promotions checked for applicability of previous-price rules.	☐ VERIFIED
Foreign-sales identifier	Intentionally omitted from v02. When the NAV/DÁP notice arrives, issue a v02.1 data update only where legally/tax relevant.	☐ VERIFIED
HU-EN alignment	Hungarian and English public legal pages match in operating facts, payment methods, digital-delivery rules, withdrawal rules and privacy disclosures.	☐ VERIFIED

End of document. Legal MASTER: v02 EN. Effective from 8 September 2026.