 **Visszavett.hu**

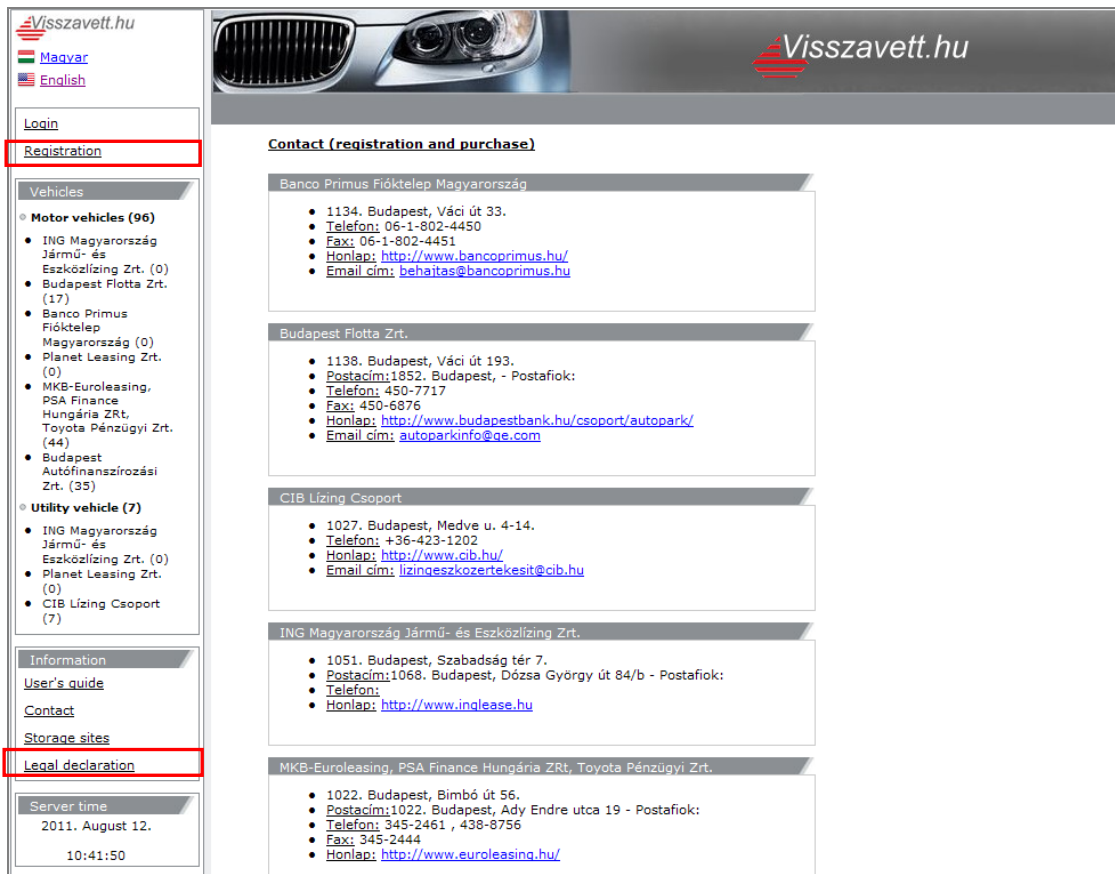
USER'S GUIDE

Updated: 2012.12.03



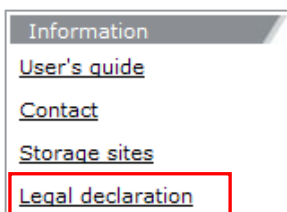
1. Introduction

visszavett.hu is an auction site where you can place bids on vehicles (cars, commercial vehicles, etc.) that their former owner took out a loan for or leased but could not or would not pay the respective instalments of or following the expiry of the leasing period did not wish to keep. In the website <http://www.visszavett.hu> the offer of several creditors can be examined. Placing bids is subject to registration in the site and an approval of the respective bank.



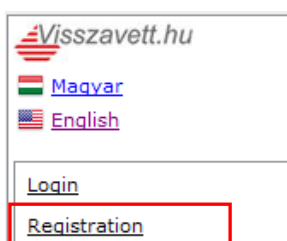
The screenshot shows the Visszavett.hu website interface. On the left is a navigation menu with the following items: Login, Registration (highlighted with a red box), Vehicles (with sub-categories: Motor vehicles (96), Utility vehicle (7)), Information (with sub-items: User's guide, Contact, Storage sites, Legal declaration (highlighted with a red box)), and Server time (2011. August 12., 10:41:50). The main content area features a header with the Visszavett.hu logo and a 'Contact (registration and purchase)' section. This section lists contact details for several companies: Banco Primus Fióktelep Magyarország, Budapest Flotta Zrt., CIB Lizing Csoport, ING Magyarország Jármű- és Eszközliázing Zrt., and MKB-Euroleasing, PSA Finance Hungária ZRt, Toyota Pénzügyi Zrt.

2. Registration



This screenshot shows a portion of the navigation menu. The items are: Information, User's guide, Contact, Storage sites, and Legal declaration (highlighted with a red box).

Only users who have previously registered in the site and have been approved by the seller can place bids. Before registration please study the legal declaration of the financing party that you can find in the menu under the item „Legal declaration” in the „Information” block on the left.



This screenshot shows the top part of the navigation menu. The items are: Login and Registration (highlighted with a red box).

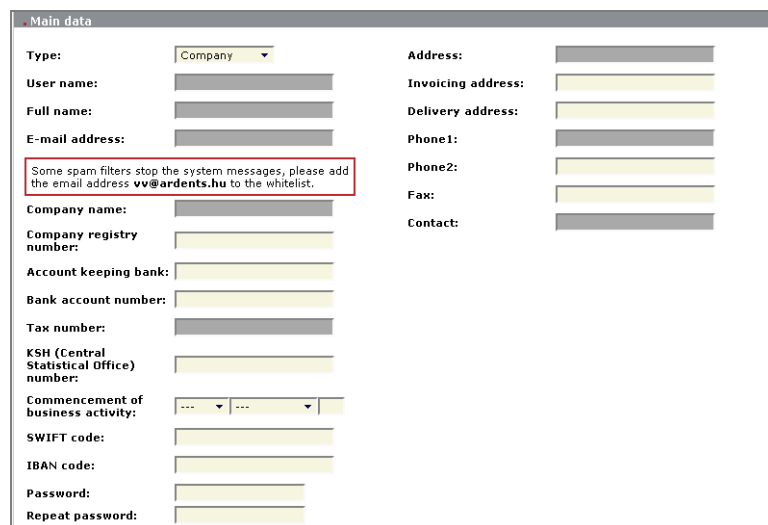
After reading the declaration please select the menu item “Registration” from the top left menu and fill out the form that consists of three parts:

- A. Main data
- B. Company / vehicle category registration requests
- C. Questionnaire

A. Main data

In the first block the user's data can be specified. The fields in grey are obligatory! Depending on the type of company the requested data may vary.

The password must contain at least 5 characters and cannot be longer than 30 characters.



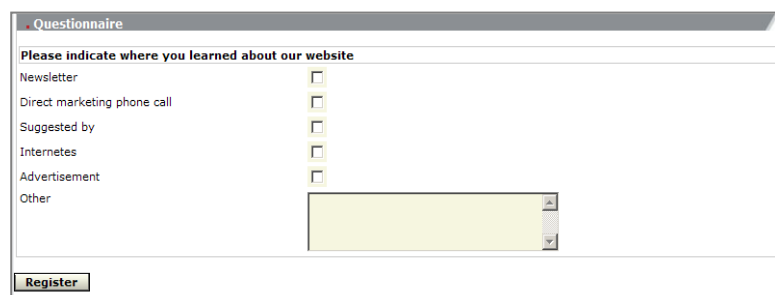
B. Company / vehicle category registration requests

In this section it is in the column „Select” where the respective squares are to be ticked to enable the user to place bids in the category in question.

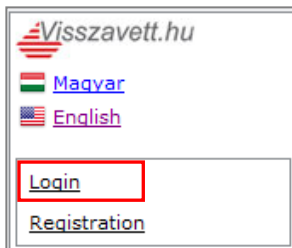
Company / vehicle category registration requests				
Banco Primus Fióktelep Magyarország				
Vehicle name	Status	Date	Legal declaration	Select
Motor vehicles	-	2011.08.12.	Show	<input type="checkbox"/>
Budapest Flotta Zrt.				
Vehicle name	Status	Date	Legal declaration	Select
Motor vehicles	-	2011.08.12.	Show	<input type="checkbox"/>
CIB Lízing Csoport				
Vehicle name	Status	Date	Legal declaration	Select
Utility vehicle	-	2011.08.12.	Show	<input type="checkbox"/>
ING Magyarország Jármű- és Eszközlízing Zrt.				
Vehicle name	Status	Date	Legal declaration	Select
Motor vehicles	-	2011.08.12.	Show	<input type="checkbox"/>
Utility vehicle	-	2011.08.12.	Show	<input type="checkbox"/>
MKB-Euroleasing, PSA Finance Hungária Zrt, Toyota Pénzügyi Zrt.				
Vehicle name	Status	Date	Legal declaration	Select
Motor vehicles	-	2011.08.12.	Show	<input type="checkbox"/>

C. Questionnaire

After filling out the questionnaire and clicking the „Register” button the request is forwarded to the center of the financing party where the request is evaluated, and the placement of bids is approved. The user is notified about this in an e-mail sent to the address they provided.



3. Login



Having received the approval of the financing party by email, you can click on "Login" right above the menu item "Registration" to provide your user name and password.

If you are rejected by the system, then either the password is wrong: you get the message „Invalid password!"; if, however, the user name is wrong or you have not received the e-mail on the approval, then the message „User does not exist!" appears.

4. Placing bids

It is under the menu item „Vehicles" (A) that the vehicles listed can be selected in a breakdown by seller. After selecting the contracted financing party the field "Search" (B) appears – that helps you to narrow down your list of hits -, furthermore the page will also display highlighted offers.

A Vehicles

- Motor vehicles (53)
 - ING Magyarország Jármű- és Eszközleasing Zrt. (0)
 - Budapest Flotta Zrt. (7)
 - Banco Primus Fióktelep Magyarország (0)
 - MKB-Euroleasing, PSA Finance Hungária ZRt, Toyota Pénzügyi Zrt. (44)
 - Budapest Autófinanszírozási Zrt. (2)
- Utility vehicle (10)
 - ING Magyarország Jármű- és Eszközleasing Zrt. (0)
 - CIB Lízing Csoport (10)

B Search filters:

Brand: [All] Type: [] Year: [] from [] to [] Sales type: [All (44)] By page: [10] hit(s)

Fuel: [All] Displacement (cm³): [] from [] to [] Price: [] from [] to [] Mileage (in km): [] from [] to [] Search

Storage site: [All] Type of vehicle: [All] Category of vehicle: [All]

C Vehicle listing table:

of	Type	Year	Mileage (in km)	Engine	Price
Until the end of the auction 4 day(s) left COMPANY LOGO		OPEL ASTRA G CLASSIC Year: 2007 Fuel: Benzin Displacement: 1364 Mileage (in km): 96413 km			Sales: with starting price Current bid: 1 370 000 HUF
Until the end of the auction 4 day(s) left COMPANY LOGO		RENAULT MASTER Year: 2001 Fuel: Diesel Displacement: 2799 Mileage (in km): 380990 km			Sales: with reserve price
Until the end of the auction 4 day(s) left COMPANY LOGO		RENAULT KANGOO Year: 2007 Fuel: Diesel Displacement: 1461 Mileage (in km): 0000 km			Sales: with reserve price
Until the end		SUZUKI SX4			Sales: with starting price

After clicking the button „Search" you can see the vehicles listed (C) with their major data (time left until the expiry of the auction, type of vehicle, year, mileage (in kms), type of sale, price, etc.).


Until the end of the auction 4 day(s) left COMPANY LOGO		OPEL ASTRA G CLASSIC Year: 2007 Fuel: Benzin Displacement: 1364 Mileage (in km): 96413 km	Sales: with starting price Current bid: 1 370 000 HUF
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By clicking on the name or image of the vehicle you can study its data sheet to get more detailed information. This is where the evaluation of its condition, paintwork data and images can be found and it is the bottom part of this page where bids can be placed on the respective vehicle.

Motor vehicles category

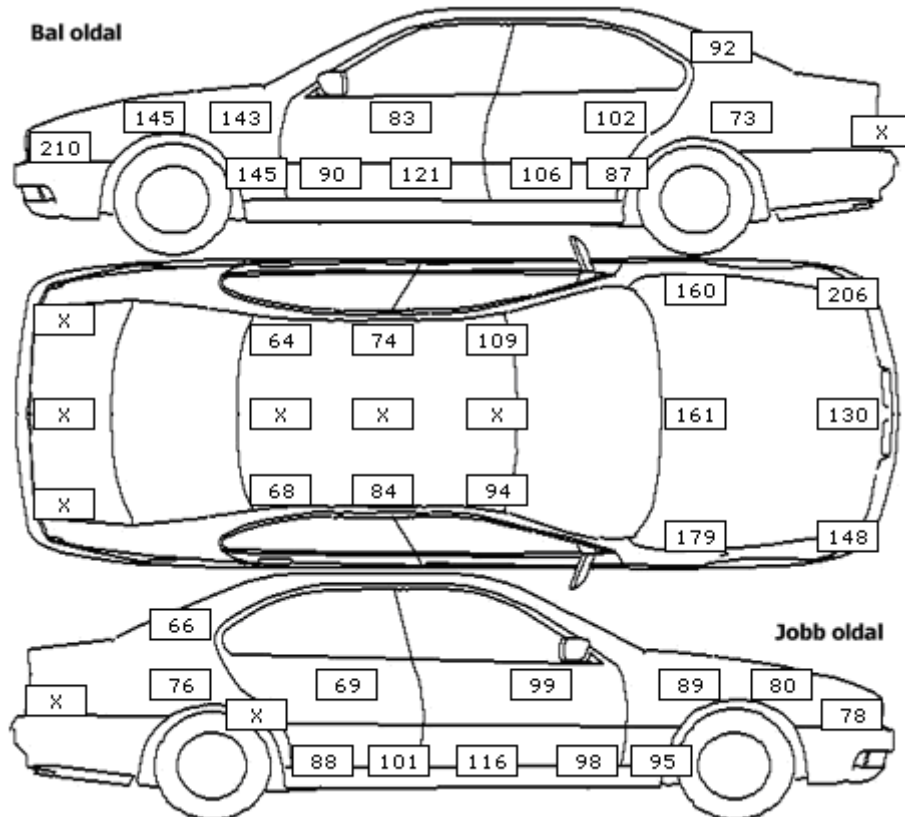
OPEL ASTRA G CLASSIC << Back

Rendszám:	AAA-444
Számla típusa:	with margin scheme based VAT
A gépkocsi megtekinthető:	Vehiclestore 1211, Budapest Vazul u. 4
Type of paintwork:	metál
Engine - comment:	Motor indítható, terheletlenül megfelelően üzemel. Menetpróbára nem került sor, átvizsgálás javasolt. Kontroll lámpák nem égnek.
Car type:	OPEL ASTRA G CLASSIC
Transmission - comment:	Menetpróbára nem került sor, átvizsgálás javasolt. Álló gk.nál járó üzemi motorral a sebességfokozatok kapcsolhatóak.
Construction year:	2007
Service manual:	Igen
Make:	ASTRA G CC 1.4 16V
First putting into service:	2007-03-22



[Click for further images!](#)

Distance covered:	96413
Cylinder capacity:	1364
Performance (KW):	66
Colour:	Szürke
Validity of MOT test:	2013-05-17
Expiration date of the Green Card:	2013-05-17
Brakes - comment:	Menetpróbára nem került sor, átvizsgálás javasolt.
Number of keys:	2
Fuel:	Benzin
Undercarriage - comment:	Menetpróbára nem került sor, átvizsgálás javasolt.
Lighted signal - comment:	Jobb hátsó lámpa csere.
Glasses - comment:	Első szélvédő kavicsos, csere.
Passenger compartment - comment:	Kornak km. telj.-nek megfelelő állapot. Takarítást igényel.
Body - comment:	Első vészharító + jobb első ajtózásléc fényesült. Nem gyári kipufogó van hátul.
Major accessories:	ABS, Vezető + utasoldali légszék, Fordulatszám-mérő, 2 db elektromos ablakemelő, 5 fokozatú váltó, Klímaberendezés, Elektr. áll. fűthető k. tükör, Szervókormány, Külső hőmérsékletjelző, Indításgátló, Központi ajtózárs, Metálfényezés
Comment:	2 db kulcsa van + forgalmi engedély. Szervizkönyve 36 000 km-ig vezetett.



Awaiting your bid

Highest current bid on the car:
1 370 000 HUF

Bid increment:
10 000 HUF

Bids can only be placed by users registered and logged in to this company and vehicle. You can enter in the Login menu item specifying user name and password.

Legal declaration

Sales data

Time period:
2011.08.12. 00:00 - 2011.08.16. 14:00
4 day(s) left

COMPANY
LOGO

Type of auction:
with starting price

On the right, in the block „Sales data” we can see the term and the type of the auction. The block where you can place your bids is displayed on the left. The system will only allow you to place bids if you are logged in and the financing party in question has approved of the registration request.

Awaiting your bid

Highest current bid on the car:
2 700 000 HUF

Bid increment:
50 000 HUF

Place your bid on the car:
 HUF

Legal declaration

Send

Indicated prices are net prices

If we see a listing with a Buy-It-Now option, we can purchase the vehicle with immediate effect by clicking on the red link.

If we place a bid on the vehicle within the last 5 minutes, the system will automatically increase the time by 5 minutes and update the remaining time displayed on the screen.

5. My current listings

After logging in to the system there will be a new block on the left (My listings) with new submenus underneath: My current listings, My finished listings. The menu item “My current listings” contains items, to which the user has placed a valid bid, but which have not been finished yet. It is possible to place further bids to the vehicle in question.

6. My finished listings

This section contains the items, to which the user has placed a valid bid and which have already been finished (regardless of the fact whether the user had won the listing or not). If the vehicle in question has not been sold, the message „No matching bids received” is displayed at its price.

7. My winner bids **NEW!**

Under this menu can the user see its own winning bids in a list.

8. Orders (Proxy bid)

If the option of orders is accepted by the financing party for an auction with a certain listing price then it is possible to specify an amount (divisible by the bid increment) that the buyer is willing to offer for the car in question as a maximum bid. Up to the specified amount bids shall then be made automatically.

FIAT STILO		Current bid: 1 050 000 HUF. Bid increment: 50 000 HUF.	
Until the end of the auction 7 hour(s) left		Sales:	Starting price (Proxy Bid)
		Year:	2005
		Fuel:	
		Mileage (in km):	146 276 km
		Displacement:	1368
		Your current bid:	1 050 000 HUF.
		Your highest bid:	2 000 000 HUF.
		New bid:	<input type="text" value="1 100 000"/> HUF. <input type="button" value="Send"/> <input type="button" value="Legal declaration"/>

In the bid section of the profile page of the car ("Awaiting your bid") the following note indicates that there is an order with the auction: "Your maximum bid is:" and the type of auction is: Starting price (**Proxy Bid**).

Awaiting your bid	
Highest current bid on the car:	1 050 000 HUF
Bid increment:	50 000 HUF
Your highest bid:	2 000 000 HUF
Place your bid on the car:	<input type="text" value="1 100 000"/> HUF
<input type="button" value="Legal declaration"/> <input type="button" value="Send"/>	

Sales data	
Time period:	2012.09.24. 00:00 - 2012.09.24. 17:00 7 hour(s) left
Type of auction:	Starting price (Proxy Bid)

Example: For a car of HUF 1,000,000 opening value the user is willing to spend a maximum amount of HUF 1,500,000 - accordingly when specifying this amount (at a bid increment of HUF 50,000) the bid amount jumps to HUF 1,050,000 automatically.

Should another user place the next bid on HUF 1,100,000 then the bid of the first user jumps automatically to HUF 1,150,000. Automatic bids shall be placed until the bids reach the maximum amount of the order i.e. beyond an amount of HUF 1,500,000 any other user can take the car if offering a higher amount.

9. Contact

Should you have any questions, you can ask for information at the addresses popping up in the opening page of <http://www.visszavett.hu> or by clicking on the "Contact" button in the „Information“ block.

Maintenance of the visszavett.hu system is performed by Ardents Kft., with sales-related issues, however, you should rather contact the financing party in question since it is their database that the user and the vehicle are listed in.