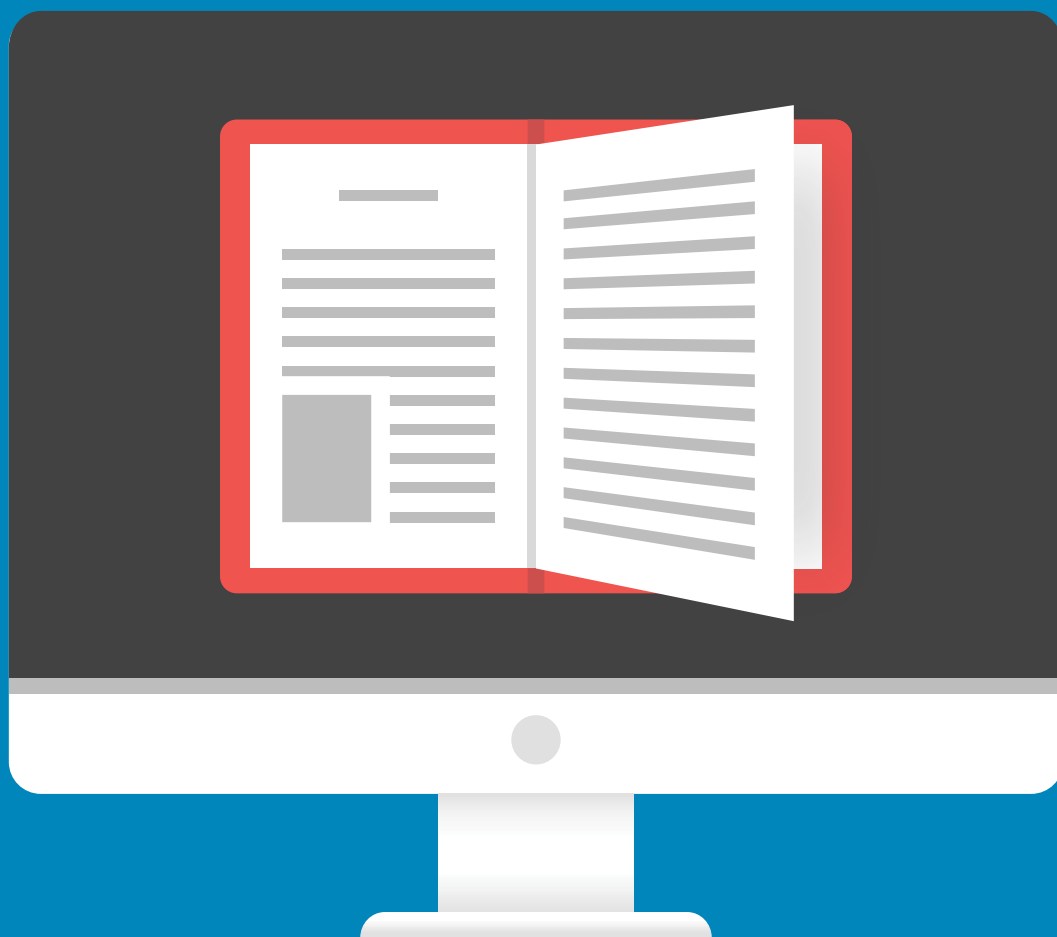


# **SZÁMALNYITÁSI ÚTMUTATÓ**

## AZ INTERACTIVE BROKERS ONLINE FELÜLETÉN



# SZÁMLANYITÁSI ÚTMUTATÓ AZ INTERACTIVE BROKERS ONLINE FELÜLETÉN

Amennyiben befektetővé válsz, szükséged van egy brókerre. Az egyik legjobb választás lehet az egyik legnagyobb amerikai bróker, az Interactive Brokers (IB). Ez a bróker az egyik legolcsóbb. Tranzakciónként 1 dollárt kell fizetned, vagyis, ha 100 Apple részvényt veszel egyszerre, akkor annak a költsége 1 dollár. A számlavezetési költség 10 dollár havonta, amely költségbe az adás-vételek 10 dollárig beleszámítanak. Az Interactive Brokers cég további előnye, hogy a fiataloknak még kedvezőbb a számlavezetési költség. Csupán havi 3 dollár.

A következőkben képernyőfotókkal és magyarázatokkal találod meg a számlanyitási útmutatót. A számlanyitás online történik. Online kell majd a téged igazoló iratokat is feltöltened. Miután minden adatot kitöltöttél, néhány napon belül megnyílik a számlád. Ha tudsz angolul, akkor telefonon bármikor tudsz segítséget kérni. A telefonos operátorok felkészültek és segítenek.

Első lépésként erre a weboldalra kell felmenned: <https://www.interactivebrokers.com>

The screenshot shows the Interactive Brokers website interface. At the top, there is a navigation bar with the Interactive Brokers logo, language options (ENGLISH), a search bar, and buttons for 'LOG IN' and 'OPEN ACCOUNT'. A 'FREE TRIAL' button is also visible. A dropdown menu is open under 'OPEN ACCOUNT', showing 'CHOOSE AN ACCOUNT' with two main categories: 'TRADER & INVESTOR ACCOUNTS' and 'INSTITUTION ACCOUNTS'. Under 'TRADER & INVESTOR ACCOUNTS', there are options: 'Trader or Investor', 'Small Business', 'Friends and Family Advisor', and 'Family Office'. Under 'INSTITUTION ACCOUNTS', there are options: 'Registered Advisor', 'Money Manager', 'Broker', 'Proprietary Trading Group', 'Hedge or Mutual Fund', 'Compliance Officer', and 'Administrator'. Red arrows point to the 'OPEN ACCOUNT' button (labeled '1') and the 'Trader or Investor' option (labeled '2'). The page also includes a 'Trading Solutions for Investors and Institutions' section with a 'START HERE' button and a 'Looking for Investment Expertise?' section with a 'Visit the Investors' Marketplace' button. At the bottom, there is an 'IB Feature Explorer' section with a 'Try it Out' button.

Interactive Brokers

 ENGLISH SEARCH
LOG IN
OPEN ACCOUNT
FREE TRIAL

TRADER OR INVESTOR
PRICING
TRADING
EDUCATION
ABOUT IB
CONTACT US

## OPEN AN ACCOUNT

We offer many customer account structures that are designed to meet the specific needs of individual traders and investors, including Individual, Joint, Trust, IRA and UGMA/UTMA accounts.

### INDIVIDUAL AND RETIREMENT ACCOUNTS

START APPLICATION

FINISH APPLICATION

WHAT YOU NEED

### JOINT, TRUST, UGMA/UTMA

START APPLICATION

FINISH APPLICATION

WHAT YOU NEED

3

#### Traders and Investors Account Structure

Can be one of the following:

- **Individual** - An account owned and used by a single trader or investor.
- **Joint** - An account owned and used by two individuals.
- **Trust** - An account in which the securities are registered in the name of the trust, while a trustee controls the management of the investments.
- **IRA** - Individual Retirement Account. For more information, see [IRA Information](#).
- **UGMA/UTMA** - An account intended for a custodian of a minor who is a US resident.

Add up to five optional Power of Attorney users.

#### Account Information

Accounts are geared towards professional/active traders and investors; therefore we require the following from customers:

- Good or extensive product knowledge for any product you wish to trade.
- You must have executed at least 100 trades for any product type, or 100 simulated trades in our real-time **demo**.
- A minimum equity deposit in cash or stock of USD 10,000 (or USD equivalent) or USD 5,000 for IRA Account (or USD equivalent).

Accounts are accepted from citizens or residents of all countries except citizens or residents of those countries that are prohibited by the US Office of Foreign Assets Control. [Click here](#) for a list of available countries.

## Személyes adatok

### Personal Information

Salutation

**Megszólítás**

First Name

**Keresztnév**

Middle Initial

**Középső név**

Last Name

**Vezetéknév**

Suffix

**Előtag**

Date of Birth

**Születési dátum**

Gender

**Nem**

Marital Status

**Családi állapot**

Number of Dependents

**Eltartottak száma**

---

### Address

Country

**Ország**

Address #1

**Lakcím**

Address #2

City

**Város**

State/Province

**Megye**

Zip/Postal Code

**Írányítószám**

**NO** Do you have a different mailing address?

**NO** Do you have a different Country of Citizenship?

**NO** Do you have a different Country of Birth?

## Személyes adatok 2.

**Contact Information** 1

We encourage you to enter a mobile phone number if possible. This number will only be used to contact you for critical issues and will not be made available to third parties.

Phone Number **Telefonszám**

Mobile Hungary +36304561232 ✓

NO Use for Messaging

ADD ADDITIONAL NUMBER

---

**Tax Residency** 2

Country **Ország**

Hungary

Tax Identification Number **Adó azonosítószám**

86586486 ✓

YES Do you have a Tax Identification Number? 3

ADD ADDITIONAL TAX RESIDENCY

---

**Identification** 4

Identification Type **Azonosító okmány típusa**

Driver's License

Identification Number **Azonosító száma**

789456 ✓

Country of Issuance **Kibocsátó ország**

Hungary

1. Add meg a telefonszámodat.
2. Add meg az adóazonosító számod, miután meggyőződted róla, hogy az alatta lévő gomb „YES”-re van állítva (3. pont).
3. Azonosító okmányok, amiket fényképként később fel kell töltened. Olyan dokumentum számát add meg, ami kéznél van, és a lehető legfrissebb.

## Személyes adatok 2.

**Employment** 1

Employment Type **Munkavállalói státusz**

Employed

Employer **Munkáltató**

Maganpénzügyi Akademia

Nature of Business **A cég foglalkozási köre**

Commerce Merchandising

Occupation **Foglalkozás**

Employee

Country **Ország**

Hungary

Address #1 **Cím**

Wesselényi utca 35

Address #2

Apt, Suite, Floor, etc.

City **Város**

Budapest

State/Province **Megye**

Budapest

Zip/Postal Code **Irányítószám**

1155

NO Do you have any additional sources of income? 2

1. Add meg a munkavállalói státuszod, a céget ahol dolgozol, annak a címét, illetve a pozíciódat.
2. Amennyiben több helyről is származik jövedelmed, abban az esetben ezt át kell állítanod „YES”-re, és kitölteni a további mezőket.

## Számla típusa és biztonsági kérdések

**Employment** 1

Employment Type: Employed

**Munkavállalói státusz**

Employer: Maganpenzugyi Akademia

**Munkáltató**

Nature of Business: Commerce Merchandising

**A cég foglalkozási köre**

Occupation: Employee

**Foglalkozás**

Country: Hungary

**Ország**

Address #1: Wesselényi utca 35

**Cím**

Address #2: Apt, Suite, Floor, etc.

City: Budapest

**Város**

State/Province: Budapest

**Megye**

Zip/Postal Code: 1155

**Irányítószám**

NO Do you have any additional sources of income? 2

1. Számla típusa, itt a „Margint”-t kell kiválasztanod.
2. Biztonsági kérdések, ezekre akkor lesz szükséged, ha netán elfelejtet a jelszavadat, ezek megválaszolását követően juthatsz a fiókodhoz, érdemes feljegyezni az itt megadott adatokat.

## További kérdések

**Regulatory Information** 1

NO Is the account holder or any immediate family member who resides in the same household, registered as a broker-dealer or an employee, director or owner of a securities or commodities brokerage firm, employee of a bank, hedge fund, or other financial services company?

NO Is the account holder a director, a 10% shareholder or a policy-making officer of any publicly traded company?

**Net Worth and Net Income** 2

Provide the financial information below, which will be used by our Compliance Department to determine whether you are eligible to trade the investment products you select now or in the future. We never sell your information to any third parties, nor will we call you and suggest investments for you.

For joint accounts, enter combined amounts for both applicants.

Net Worth: 50,000 - 74,999 USD

**Teljes vagyon**

Liquid Net Worth: 20,000 - 49,999 USD

**Pénzzé tehető vagyon**

Annual Net Income: 40,000 - 44,999 USD

**Éves nettó bevétel**

**Investment Objectives** 3

Your choices below determine the investment products that you can be approved to trade. Check all that apply.

PRESERVATION OF CAPITAL

GROWTH

+ SPECULATION

+ INCOME

+ TRADING PROFITS

+ HEDGING

1. Szabályozással kapcsolatos információk: mindkettő esetben állítsuk „NO”-ra.
2. Jövedelem: adjuk meg az ábrán látható értékeket.
3. Befektetés esetén válaszd a „Preservation of capital” és a „Growth” lehetőségeket.

## Befektetési tapasztalat

**Investment Experience** 1

Select the investment products you want to trade, and your experience and trading knowledge for each product.

NO Stocks

NO Bonds

NO Options

NO Futures

YES Forex

Years Trading:  Trades Per Year:  Total Trades: 1-10 Knowledge Level:

**Kereskedéssel töltött évek** **Tradek száma évente** **Tudás szintje**

NO Futures Options

NO Single Stock Futures

1. Válaszd ki azt a terméket, amivel kereskedni szeretnél. A minimum elvárás a képen látható, azaz jelöld be a Forexet; legalább ezt meg kell adni, hogy tovább tudj menni.

## Kereskedési országok 1.

**Trading Countries** 1

Select all the countries in which you want to trade. Based on your entries, we will provide you with the required disclosures and agreements. You will have the ability to change your trading permissions after your account has been activated.

**North America**

NO All

NO Canada

NO Mexico

YES United States

▶ Asia

▶ Europe ← 2

**Trading Countries**

Select all the countries in which you want to trade. Based on your entries, we will provide you with the required disclosures and agreements. You will have the ability to change your trading permissions after your account has been activated.

▶ North America

▶ Asia

**Europe**

NO All

NO Austria

NO Belgium

NO Switzerland

YES Germany 2

NO Spain

NO France

NO United Kingdom

NO Italy


NO Netherlands

NO Norway

NO Sweden

1. Válaszd ki elsőként a „United States”-t (Egyesült Államok).
2. Nyisd le a „Europe” fület, és azon belül válaszd ki „Germany”-t (Németország).

## További kérdések

<p>Substitute Form W-8BEN </p> <p>(Rev. February 2014) Department of the Treasury Internal Revenue Service</p>	
<p>Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)</p> <ul style="list-style-type: none"> <li>For use by individuals. Entities must use Form W-8BEN-E.</li> <li>Information about Form W-8BEN and its separate instructions is at <a href="http://www.irs.gov/formw8ben">www.irs.gov/formw8ben</a>.</li> <li>Give this form to the withholding agent or payer. Do not send to the IRS.</li> </ul> <p>OMB No. 1545-1621</p>	
Do NOT use this form if:	Instead, use Form:
You are NOT an individual	W-8BEN-E
You are a U.S. citizen or other U.S. person, including a resident alien individual	W-9
You are a beneficial owner claiming that income is effectively connected with the conduct of trade or business within the U.S. (other than personal services)	W-8ECI
You are a beneficial owner who is receiving compensation for personal services performed in the United States	8233 or W-4
A person acting as an intermediary	W-8IMY

Itt semmi teendő nincs, csak kattints alul a folytatás gombra.

## Személyes adatok ellenőrzése

Part I: Identification of Beneficial Owner **1**

1. Name of individual who is the beneficial owner	Mr. Kovacs Bela
2. Country of Citizenship	Hungary
3. Permanent residence address (street, apt. or suite no., or rural route). Do not use a P.O. box or in-care-of address.	Wesselényi utca 35
City or town, state or province. Include postal code where appropriate.	Budapest HU-BU 1155
Country	Hungary
4. Mailing address (if different from above)	
City or town, state or province. Include postal code where appropriate.	
Country	Choose One
5. U.S. taxpayer identification number (SSN or ITIN), if required (see instructions)	Optional
	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO The US Internal Revenue Service requires a foreign tax identifying number if you have one. Do you have a foreign tax identifying number?
6. Foreign tax identifying number (see instructions)	86586486
7. Reference number(s) (see instructions)	
8. Date of birth (MM-DD-YYYY) (see instructions)	01-01-1990

1. Itt kapsz lehetőséget az adataid ellenőrzésére.

## Adózás

Part II: Claim of Tax Treaty Benefits for Chapter 3 Purposes Only **1**

9. I certify that the beneficial owner is a resident of  within the meaning of the income tax treaty between the United States and that country.

Part III: Certification

Under penalties of perjury, I declare that I have examined the information on this form and to the best of my knowledge and belief it is true, correct, and complete. I further certify under penalties of perjury that:

- I am the individual that is the beneficial owner (or am authorized to sign for the individual that is the beneficial owner) of all the income to which this form relates or am using this form to document myself as an owner or account holder of a foreign financial institution,
- The person named on line 1 of this form is not a U.S. person,
- The income to which this form relates is:
  - not effectively connected with the conduct of a trade or business in the United States,
  - effectively connected but is not subject to tax under an income tax treaty, or
  - the partner's share of a partnership's effectively connected income,
- The person named on line 1 of this form is a resident of the treaty country listed on line 9 of the form (if any) within the meaning of the income tax treaty between the United States and that country, and
- For broker transactions or barter exchanges, the beneficial owner is an exempt foreign person as defined in the instructions.
- I agree that I will submit a new form within 30 days if any certification made on this form becomes incorrect.

YES **2** I agree under penalty of perjury that each certification above is true and correct and confirm I have reviewed the information on this form W-BBEN (including any prepopulation) and it is true and correct.

YES I consent to the collection and distribution of tax forms in an electronic format in lieu of paper, including through the account management portal.

Contact customer service if you cannot make either representation.

Furthermore, I authorize this form to be provided to any withholding agent that has control, receipt, or custody of the income of which I am the beneficial owner or any withholding agent that can disburse or make payments of the income of which I am the beneficial owner.

The Internal Revenue Service does not require your consent to any provisions of this document other than the certifications required to establish your status as a non-U.S. person and, if applicable, obtain a reduced rate of withholding.

Form W-BBEN  
(Rev. 2-2014)

- Adózás: válaszd ki Magyarországot.
- Fogadd el (kapcsold át „YES”-re) a két gombot:
  - kijelented, hogy minden megadott adatod valós és pontos.
  - elfogadod, hogy az adózási nyomtatványokat elektronikus formában kapod.

## Aláírás

Signature **1**

By clicking on "I agree," you (i) certify, under penalty of perjury, the information on this form (including any prepopulated information) is true and correct; (ii) agree it represents your digital signature which is the equivalent of your written signature and (iii) consent to the use of electronic records to evidence your certification/agreement; and (iv) authorize Interactive Brokers (UK), to report information on this application or related to your account to the HM Revenue and Customs (HMRC), the US Internal Revenue Service and other tax authorities as may be required by law.

User Name: testel123 **2**  
Account Title: Kovacs Bela  
Dated: Friday, 30 September 2016

**3** Signature

**4**

- Aláírás, itt nincs más dolgod, mind ellenőrizni az adatokat (2), és megnézni, hogy helyes-e a neved (3), majd elfogadni, azaz „aláírni” a dokumentumot.



## Általános megállapodások

**General Agreements & Disclosures** 1

We are required to provide you with certain disclosures mandated by our regulators. Please review the disclosures and agreements, make any required selections and provide any required signatures, then click "Save and Continue".

▶ Essential Legal Terms for your IB Account

AGREE  2

▶ Certification Regarding Trading Control and Ownership of the Account

AGREE  3

▶ Margin Disclosure

AGREE  4

▶ Customer Agreement

AGREE  5

Signature 6

1. A megállapodásokat, 2-5-ig el kell fogadni. Egyéb esetben nem tudsz számlát nyitni.
6. Itt megint csak az „aláírásoddal” elfogadod a megállapodásokat.

## Befizetés

Application Status: **Active and Ready for Funding**

Your application is almost ready for submission. New accounts are generally approved between 1 and 2 business days after all the application requirements have been satisfied. Funded accounts receive priority and may be approved faster.

Transfer Cash or Positions into Your Account ? 1

Transfer Type  1

2

BACK

1. Itt kapsz lehetőséget előre feltölteni a számládat, de ezt ráérsz majd, ha már elfogadták a jelentkezésedet. Csak kattints a „SKIP” gombra.

## Dokumentumok beküldése

Application Status: **Submitted for Approval**

You have completed the Account Application portion of your application and it has been submitted for approval. New accounts are generally approved between 1 and 2 business days after all the application requirements have been satisfied. Once your application has been approved and we have received your funds, you will be able to trade. Funded accounts receive priority and may be approved faster.

**Send Documents - Required** 1

You must send us the document(s) listed below for your application to be processed.

**Upload Digital Copy (recommended)**

For the fastest service, we recommend uploading your document(s). We cannot accept handwritten documents.

Documents	Status	Details
Proof of Identity and Date of Birth for Mr. Kovacs Bela (Account Holder)	Not Yet Received UPLOAD	More Information
Proof of Address for Mr. Kovacs Bela (Account Holder)	Not Yet Received UPLOAD	More Information

**Email, Fax, or Mail**

**Review Previous Steps** 3

PREVIOUS STEPS

**Review Your Deposits**

FUNDING STATUS ADD DEPOSIT

Select Continue to go to the next part of the application, where you will configure market data, research, login security and sign additional agreements for your account.

1. Szükséges dokumentumok feltöltése.
2. Ide kell feltöltened a dokumentumaid fényképét.
  - Felső: személyazonosság bizonyítására szolgáló dokumentum.
  - Alsó: lakcím bizonyítására szolgáló dokumentum.
3. Visszaléphetesz a korábban megadott adatok szerkesztéséhez, ha esetleg mégsem lenne jó valamelyik adat.

## További kérdések

**Market Data Subscriber Status** 1

Many securities exchanges use a two-tier pricing structure for market data based on whether or not the customer fits the definition of a "Non-Professional". If the customer does not fit the definition of a "Non-Professional", he or she is considered a "Professional" and is charged a higher rate for market data than a "Non-Professional". In addition, "Professionals" must have their names and addresses submitted to all applicable securities exchanges. There is no requirement to subscribe to market data in order to trade, and customers are free to receive market data from another account or vendor.

**Select your status** 2

If Subscriber is a Non-Professional Subscriber, he or she shall receive Market Data solely for his or her personal, non-business use.

**AGREE** 3

Subscriber shall notify Vendor promptly of any change in his or her circumstances that may cause him or her to cease to qualify as a Non-Professional Subscriber by modifying this through Account Management on our website.

**AGREE** 4

1. Piaci adatok.
2. Válaszd ki a „Non-Professional” státuszt.
3. Fogadd el a (3)-as és a (4)-es lehetőséget.

**Non-Professional Market Data Subscriptions** 1

We provide streaming market data for the regions displayed below. Select a region to view market data subscriptions and monthly fees for that region, and then check the subscriptions you want to receive. You will have the ability to subscribe or unsubscribe to market data subscriptions after your account has been activated.

Interactive Brokers also provides free delayed data as available for any product listed on an exchange to which you do not subscribe. Delayed market data is managed in Trader Workstation (TWS), and ticker lines that use delayed data are highlighted in yellow for emphasis. For details on managing delayed market data, see the [TWS Users Guide](#).

+ NORTH AMERICA

+ ASIA-PACIFIC

+ EUROPE

✓ GLOBAL

**Quote Booster: Simultaneous Realtime Quote Limits** 2

This account is currently entitled to 100 Level I (NBBO) simultaneous quotes at no additional charge.

Quote Booster Packs USD 30.00 / pack 0

- Each booster pack provides an additional 100 simultaneous Level I quotes.
- Quotes are available via the desktop systems and in the API.
- Limit of 10 booster packs per account.
- Once subscribed, quotes are available immediately and will display the next time you log into the application.
- Data from a cancelled booster pack subscription remains available through the end of the current billing cycle.

1. Válaszd ki, hogy „GLOBAL” (Világszintű) adatokat kérsz.
2. Extra opció (fizetős): ahhoz, hogy az adatokat valós időben lásd. (Nincs rá szükség.)

## Kockázat

**Risk Disclosures & Agreements**

We are required to provide you with certain disclosures mandated by our regulators. Please review the disclosures and agreements, make any required selections and provide any required signatures, then click "Save and Continue".


➤ MIFID Retail Client Notification & Consent Letter

AGREE 1

Form	Description
<a href="#">Interactive Brokers Group Privacy Statement</a>	This document describes how IB uses personal information of its customers and efforts to protect such information.
<a href="#">Risk Disclosure Statement For Forex Trading and Multi-Currency Accounts</a>	This document provides information and risks pursuant to NFA and CFTC rules concerning entering into off-exchange foreign currency transactions.
<a href="#">IBLLC Business Continuity Plan Disclosure</a>	This document discusses IB's plans for continuing operations in the event of a significant business disruption.
<a href="#">Day Trading Risk Disclosure Statement</a>	This document discusses risks inherent in day trading.
<a href="#">Interactive Brokers Order Routing &amp; Payment for Orders Disclosure</a>	This document discusses the order routing technology used for IB Customer orders as well as instances where IB may accept payment for order flow for certain executions.
<a href="#">Notice Regarding NFA's BASIC System</a>	This notice provides information on the Background Affiliation Status Information Center (BASIC) maintained by the National Futures Association (NFA). BASIC contains Commodity Futures Trading Commission (CFTC) registration and NFA membership information and information concerning futures-related regulatory and non-regulatory actions contributed by NFA, the CFTC and the U.S. futures exchanges.
<a href="#">Risks of After-Hours Trading</a>	This document discusses some of the risks inherent in trading outside regular trading hours.
<a href="#">US Stock Stop Order Disclosure</a>	This document describes how stop and stop-limit orders submitted by customers are managed by IB.

1. Amennyiben tisztában vagy a kockázatokkal, fogadd el azzal, hogy „AGREE” -re kapcsolod.

## Biztonságos Belépés

**Secure Login System**  **1**

We are committed to protecting your personal information and assets. The Secure Login System provides an added level of security to your account by requiring you to enter an additional, randomly generated code after you enter your username and password during sign-in.

**Why do we do this?**

Our Secure Login System is a two-factor authentication process that prevents unauthorized individuals from accessing your account. Even if your password is compromised, guessed, or stolen, only you can access your account with the possession of your Secure Login System token.

**Next steps**

Select one of the options below to enroll your account in the Secure Login System.

- ▶ **iPhone IB Key (only available for iPhone models with Touch ID technology)** **2**
- ▶ **Physical Secure Login Device** **3**

2 lépcsős beléptető rendszer (nem kötelező, a „continue”-ra kattintva tudsz továbblépni.)