

Take control of your finances!

THE OTP JUNIOR ACCOUNT WITH ZERO MONTHLY FEE IS MADE FOR YOU!

Dear Student,

The university years and the first job are important first steps for young people on their path to independence. The OTP Junior bank account, with a 0 Huf monthly fee, provides the right support for your child as they grow into adulthood, while the OTP MobileBank app makes managing finances easier than ever

Why choose the OTP Junior account?*

Because until you turn 24:

- **HUF 0** account management fee
- **HUF 0** issuance and annual fee for the **Mastercard® Online Junior** card
- **HUF 0** for using **OTP Internet- and MobileBank**
- **HUF 0** cash withdrawal fee from ATMs and postal terminals **twice a month up to HUF 300,000**, and **HUF 0** fee for **cashback at purchase** twice a month up to HUF 40,000, after submitting the required declaration**
- **HUF 0** fee for **electronic transfers** up to **HUF 100,000 per month**
- Benefit from **favorable exchange rates** when shopping abroad with the **Exchange Rate+ discount*****
- Receive **5-30% cashback every month** when paying with your card at partners participating in the OTP Junior Discount Program****

Why is it good to have an OTP Junior bank card at MATE?

In addition to the associated benefits for the OTP Junior account, we offer you the following additional benefits

(To take advantage of the benefits, please register in the Neptun system):

- The first two account and card control **SMS fees** of each month **will not be charged**.
- **+1 time free of charge cash withdrawal** from domestic OTP ATMs.
- In the case of MATE student Junior accounts, the first **transfer** of the month **to the joint account** specified by MATE – regardless of its channel – **is free of charge**. (The discount is granted by crediting on an ex-post basis.)
- If you activate a Student account package component, you can make an unlimited number of one-off and standing orders electronically free of charge up to HUF 200,000 a month.
- Easier access to your scholarship funds – both within the Campus and in its close proximity;
- You can easily manage your personal transactions at the bank branches assigned to the University:
2100 Gödöllő, Szabadság tér 12-13. • 1117 Budapest, Móricz Zsigmond krt. 18. • 8360 Keszthely, Kossuth u. 38.
7400 Kaposvár, Széchenyi tér 2. • 3200 Gyöngyös, Fő tér 1.

Further details: www.otpjuni.hu or +36 1/20/30/70 366 6666



* Over the age of 18, the Junior account offer is provided under the Base account with Junior discount.

** Pursuant to Section 36/A of Act LXXXV of 2009.

*** The discount must be activated.

**** Further details in the Program Regulations. https://www.otpbank.hu/static/portal/sw/file/OTP_Kedvezmenyprogram_szabalyzat.pdf

The information contained herein is not comprehensive and does not constitute an offer; it is intended for informational purposes only. For detailed terms and conditions of the products and services as well as additional information, see the applicable Business Terms and Conditions and Announcements, available at OTP Bank branches and the www.otpjuni.hu website.

REQUEST AN OTP JUNIOR ACCOUNT OFFER FREE OF CHARGE!*

Account Holder

Name

Name at birth

Mother's name at birth

Type and number of the official identification document¹

Residence permit or document proving the right of residence

Registered address²

Temporary address²

Type and number of document confirming purpose of stay

Telephone number (incl. the area code)⁴

E-mail address⁴

Account Holder

Name to be written on the card (up to 20 characters)

Nationality

Place of birth (country, city)/date (day/month/year):

Type and number of address verification document

Type and number of place of stay verification document

Mailing address^{2,3}

Mobile telephone no. (full)⁴

Debit card requested for the Junior account

☐ Mastercard® Online Junior

ATM cash withdrawal limit: HUF /day

Purchase limit: HUF /day

Virtual purchase limit: HUF /day

Mobile phone number of receiving the online security code⁵:

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Foreign usage restriction

Usable in Hungary only

Usable in Europe only (EU and selected countries)

Usable worldwide

I designate

as the branch managing the account.

I wish to access my account statements as follows (only one may be selected):

- ☐ Through the OTP Bank Digital Service (with no postal delivery)
- ☐ On the home page of OTP Bank (with no postal delivery)
- ☐ Statement retained at the branch office (with no postal delivery)
- ☐ With postal delivery

You can request the modification of the purchase limit and ATM limit, and any OTP Bank Digital Service at the branch.

Once the card has been produced or 90 days before the expiry of the card:

- ☐ I request a free of charge e-mail notification to the given e-mail address
- ☐ I request a free of charge text message notification to the given mobile phone number
- ☐ I don't want to receive notifications

* above 18 years of age the Junior account offer can be requested as a "Bázis" account with Junior discount.

¹ For foreign private individuals, a passport or personal identification card is acceptable provided that it entitles the holder to reside in Hungary. In their case, please also indicate the name of the country issuing the official document.

² Document-verified address: postal code, city, name of public area, type of public area, number of house, building, staircase, floor, door, post box.

³ Only to be completed if the mailing address differs from the place of residence or place of stay.

⁴ By default, the purpose of data processing is the provision of contact information of clients being in a contractual relationship with the bank.

⁵ Compulsory if the virtual purchase limit is higher than HUF 0.

⁶ The OTP Bank Digital Service automatically linked to the account package offer can be used on the basis of a separate contract concluded at an OTP Bank branch.

FURTHER INFORMATION, STATEMENT

I, the undersigned, account holder, hereby declare—pursuant to Act XIX of 2014 (hereinafter: FATCA) and Act XXXVII of 2013 (hereinafter: the Taxation Act)—that I have read and acknowledge the information provided by OTP Bank under the relevant legislation, and I accept it as binding on myself, furthermore

- ☐ I am a US resident for tax purposes.
☐ I am not a US resident for tax purposes.

For US tax residency, the US tax identification number:

I hereby declare that based on the Tax Cooperation Act I have residence for tax purposes in the following country/countries:

1. country of residence for tax purposes:

2. country of residence for tax purposes:

1. Tax identification code in the case of tax residence in an affected country*:

2. Tax identification code in the case of tax residence in an affected country*:

I don't have a tax identification number:

- ☐ student
☐ other (in this case, please specify):

I hereby declare that pursuant to Act LXXXV of 2009 on the Provision of Payment Services (hereinafter Payment Services Act) I wish to use the free-of-charge withdrawal option for the payment account opened by OTP Bank Plc. based on this request form.

- ☐ Yes
☐ No

OTP Bank Plc. processes personal data related to the OTP Junior Account application form in accordance with the requirements of Regulation (EU) 2016/679 of the European Parliament and of the Council on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation). By signing this form, I acknowledge and accept that I have read and accept the contents of OTP Bank Plc.'s General Business Regulations and the Supplementary Privacy Notice attached to the Business Regulations on Retail Bank Accounts, Deposits and Overdraft Facilities. I acknowledge that during the contractual relationship, I shall notify the Bank of any changes to the data provided during the customer due diligence within 5 working days of becoming aware thereof.

The above documents containing detailed information on data processing are available in bank branches or online at the following link: <https://www.otpbank.hu/adatvedelem>.

Account Owner's signature

Dated (place/day/month/year)

* The Announcement available on OTP Bank's website contains the list of the Affected countries: <https://www.otpbank.hu/portal/en/retail>
In the case of Hungarian tax residency, it is not necessary to provide the Hungarian tax identification number.