## PRODUCT INFORMATION Tempo Account (not available from 12 December 2016)

Effective from: 01 October 2024 until 31 January 2025 or withdrawn

The information contained herein is not exhaustive and is provided for informational purposes only. Any liability for printing errors is excluded. For detailed terms and conditions of our products and services, see the applicable Notices and Business

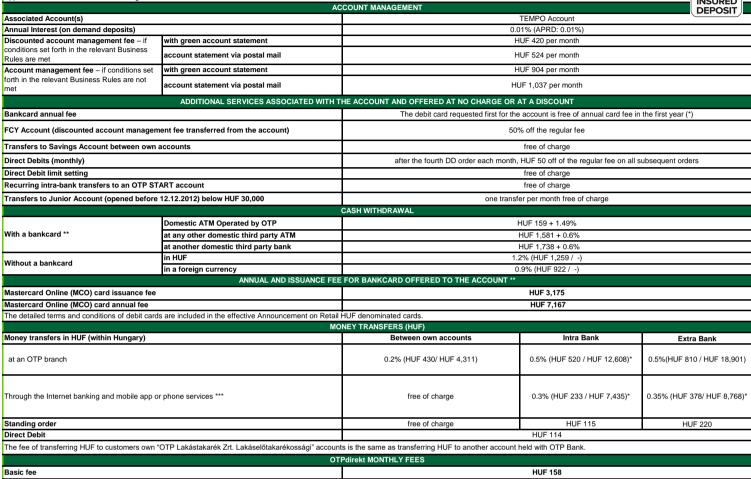
Rules, available at our branches and the www.otpbank.hu website. Modifications are represented in italics.

Detailed information on the OTP TEMPO ACCOUNT can be obtained:

- online at www.otpbank.hu,
- via e-mail by contacting our associates at informacio@otpbank.hu,
- over the phone by dialling +36 1/20/30/70 366 6666
- in person at any of our branch offices.

For special savings options available with the Tempo Account, please enquire with our branch associates or visit our website at www.otpbank.hu.

Applicable minimum and maximum charges are listed as "minimum value" / "maximum value"



Basic fee	HUF 158				
'Kontroll' module	HUF 249				
OTPdirekt Broker	HUF 3,405				
OTPdirekt MESSAGING CHARGES					
	DIGI Mobil	Vodafone	Yettel	Magyar Telekom	
General per-message charge	HUF 54	HUF 52	HUF 47	HUF 42	

Mobile Signature messages after the first 10 such transmissions each month can be sent free of charge until 31 March 2025 as a promotional offer by the Mobile Signature (upon login and per transaction) bank

The detailed terms and conditions of OTPdirekt are included in the "List of Conditions of OTPdirekt services for Retail Customers"

OVERDRAFT FACILITY (subject to regular transfers to the account) and representative example - for contracts concluded from 01 July 2024			
APR (with a credit limit of HUF 375,000 and a term of one year)	36.7%		
Annual interest rate (variable)	29.1% per year		
Service charge	1.13% per year (min. HUF 706 / - per month)		
Commitment fee, Limit utilisation fee	free of charge		

The additional details of the representative example identified by law (full payable amount, amount of instalment) are not applicable for this product. The representative example has been determined based on Government Decree 83/2010. (III.25.) on the determination, calculation and publication of the annual percentage rate standard for the product and with consideration to the credit lines published in commercial communication; those values may differ from the values standard for the values of the overdraft facility your requested. The representative example is for information only.

The detailed terms and conditions of overdraft facility are included Announcement – regarding the interests on the Retail Overdraft Facility and its fee and cost items

Green Account Statements are available to Account Holders who only access their account information via electronic means (OTPdirekt or the OTP website).

ee discounts apply if the following conditions are me

- if, during the last two months before the monthly review (between the 16th of the second month and the 15th of the month immediately before a given monthly closing day), at least one income transfer is made to the account and/or the foreign currency account(s) for which the Tempo account at hand is specified as the nominated account, or when the monthly average available balance (the average of the daily closing balances) for the same period does not fall below HUF 150,000, and
- if, during the last two months before the monthly review (between the 16h of the second month and the 15th of the month immediately before a given closing day), at least one direct debit order is made from the account except for the items listed under "other collections" in the prevailing Notices to Retail Account and Overdraft Charges), or
- if, during the last two months before the monthly review (between the 16<sup>th</sup> of the second month and the 15<sup>th</sup> of the month immediately before a given closing day) at least two card purchases are made on the account. The fee reduction, relief from the Bank's withdrawal, but no later than the first day of the second month following the CSO (Central Statistical Office) 2024 publication provides inflation.
- \* In the case of cards linked to those retail bank accounts in respect of which the contract was concluded after 31 December 2014 by signing the contract in full or in respect of which the contract itself was concluded before 31 December 2014, but the client initiated the amendment thereof after 31 December 2014 in order to use a different account scheme
- \*\* Including individual transfer orders denominated in HUF qualifying as instant transfer orders under MNB Decree No. 35/2017. (XII.14.) on Execution of Payment Transactions.

In the event of any disagreement between the different language versions of the document, the Hungarian version shall prevail.

(The detailed terms and conditions of the account are included in the "Announcement on the interests and fees of Retail payment accounts (bank accounts)".

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