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

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Effective from: 01 Marc 2025 until 30 June 2025 or withdrawn

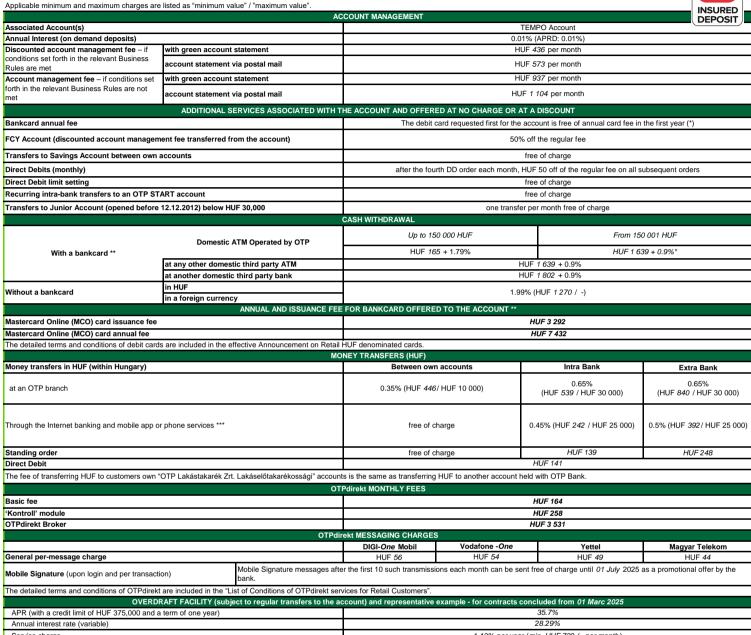
The information contained herein is not exhaustive and is provided for informational purposes only. Any liability for printing errors is excluded. For detailed terms and conditions of our products and services, see the applicable Notices and Business Rules, available at our branches and the www.otpbank.hu website. Modifications are represented in italics. Detailed information on the OTP TEMPO ACCOUNT can be obtained: 100.000 FUR **ORA**

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.



Service charge	1.13% per year (<i>min. HUF 732 / - per month</i>)
Commitment fee, Limit utilisation fee	free of charge
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al 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 Governmen 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).

Fee discounts apply if the following conditions are met:

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 16th of the second month and the 15th 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) 2025 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)".