

PUBLIC ANNOUNCEMENT

on cash deposits through ATM to an account other than the card account underlying the card used to deposit

Date of entry into force: **01/03/2023**
Changes are shown in italics in the text!

This Public Announcement applies only to HUF cash deposits through ATMs suitable for instant cash deposit to an account other than the card account, that is, to an account other than the HUF debit card used to deposit.

This service is available to clients aged 18 or older with a retail HUF debit card or business HUF debit card issued by OTP Bank under the following terms and conditions:

- The cash deposit transaction requires HUF debit card and PIN code.
- The amount deposited is credited to the HUF payment or deposit account kept with OTP Bank, provided as beneficiary account by the payer during the cash deposit.
- The amount deposited in favour of the beneficiary may be smaller than the amount inserted, in which case the difference between the amount indicated as the deposit and the amount inserted is credited as "change" to the card account related to the card used for the cash deposit transaction.
- The beneficiary may be provided with a comment as part of the cash deposit transaction. (The comment provided during the cash deposit is for information purposes only for the payer and the beneficiary, and it does not contain any obligation whatsoever for OTP Bank Plc.)
- The maximum amount that can be deposited in one transaction is included in the "Public Announcement on the Fees for the Distribution of Banknotes and Coins" currently in effect (max. 200 banknotes).
- If the sum of the value of banknotes inserted into the ATM and found authentic exceeds the amount indicated as the deposit by more than HUF 20,000.-, the cash deposit transaction is cancelled.

Fees of cash deposit through ATM to an account other than the card account underlying the card used to deposit

Fees debited to the beneficiary account

Type of beneficiary HUF account		Fee on the amount credited if a card is related to the beneficiary account	Fee on the amount credited if there is no card related to the beneficiary account
Payment accounts (***) and deposit accounts of retail clients		HUF 0	HUF 0
Accounts of medium and large enterprise clients and water utilities		0.054%, min. HUF 291 free of charge during promotion*	0.054%, min. HUF 291 free of charge during promotion*
Accounts of public service organisations and municipalities		HUF 29 + 0.539% free of charge during promotion*	HUF 29 + 0.539% free of charge during promotion*
Accounts of micro and small enterprise clients (except for Bázis account package)	<i>until 14/04/2023</i>	0.05%, min. HUF 274 free of charge during promotion*	0.05%, min. HUF 274 free of charge during promotion*
	<i>from 15/04/2023</i>	0.06%, min. HUF 274 free of charge during promotion*	0.06%, min. HUF 274 free of charge during promotion*

Small enterprise Bázis account package	until 14/04/2023	HUF 755 + 0.50% free of charge during promotion*	HUF 755 + 0.50% free of charge during promotion*
	from 15/04/2023	HUF 755 + 0.57% free of charge during promotion*	HUF 755 + 0.57% free of charge during promotion*

* The promotional fee is valid until withdrawn, but no later than the first day of the second month following the publication of the inflation for the year 2023 by the Central Statistical Office.

*** The fees indicated are valid for retail payment account types that could be sold until 28 October 2019 and that can not be sold any more.

Fees debited to the account belonging to the card used to deposit

Type of the account belonging to the HUF debit card used to deposit		Fee on credits to accounts other than the account belonging to the HUF debit card used to deposit	Fee for crediting the change to the account belonging to the HUF debit card used to deposit
Payment accounts of retail clients		HUF 41 + 0.25% free of charge during promotion**	HUF 41 + 0.25% free of charge during promotion**
Accounts of medium and large enterprise clients and water utilities		0.054%, min. HUF 291 free of charge during promotion**	0.054%, min. HUF 291 free of charge during promotion**
Accounts of public service organisations and municipalities		HUF 29 + 0.539% free of charge during promotion**	HUF 29 + 0.539% free of charge during promotion**
Accounts of micro and small enterprise clients (except for Bázis account package)	until 14/04/2023	0.05%, min. HUF 274 free of charge during promotion**	0.05%, min. HUF 274 free of charge during promotion**
	from 15/04/2023	0.06%, min. HUF 274 free of charge during promotion*	0.06%, min. HUF 274 free of charge during promotion*
Small enterprise Bázis account package	until 14/04/2023	HUF 755 + 0.50% free of charge during promotion**	HUF 755 + 0.50% free of charge during promotion**
	from 15/04/2023	HUF 755 + 0.57% free of charge during promotion*	HUF 755 + 0.57% free of charge during promotion*

** The promotional fee is valid until withdrawn, but no later than the first day of the second month following the publication of the inflation for the year 2023 by the Central Statistical Office.

Fees are due in HUF at the time they arise, according to the terms and conditions in effect at the time of their settlement. If the beneficiary is not a retail client, parties shall jointly bear the fees the credit is subject to, therefore, both the fee debited to the beneficiary account and the fee debited to the account related to the card used to deposit are charged on the amount credited to the beneficiary account. The fee for the change shall only be charged on the account related to the card used to deposit.

This service is not available for the following retail HUF debit cards and business debit cards:

- Mastercard Online Junior Start card
- Mastercard Online Junior Start Sajátkártya card
- Mastercard Online Junior card – for card holders under 18
- Mastercard Online Junior Sajátkártya card – for card holders under 18

- Mastercard Online ISIC Junior card – for card holders under 18
- Mastercard Online PTE Junior card – for card holders under 18
- webCARD
- Virtual Customs card

Using the service requires the identification of the card holder as per the following:

- the card holder inserts the card into the terminal and provides the card's PIN code or
- the card holder touches the terminal with the card and provides the card's PIN code.

The service can not be used for deposits to the following retail accounts:

- Retail foreign currency account, Smart foreign currency account
- Lombard credit collateral account
- Long-Term Investment Securities Cash Account and Pension Savings Cash Account
- Long-Term Investment Deposit Account
- Guardianship HUF and foreign currency account
- Start deposit account
- Savings accounts that are part of account packages

The service can not be used for deposits to the following corporate accounts:

- Collateral accounts opened as credit collateral for collateral security purposes
- Accounts used to separate property collateral
- Employer home construction fund accounts
- Corporate foreign currency accounts
- OKÉ enterprise payment, savings and attorney custody deposit accounts

Privacy statements involved:

- General Privacy Statement
- Supplementary privacy statement for retail debit cards
- Supplementary privacy statement for business debit cards
- Supplementary privacy statement for bank account agreements
- Supplementary privacy statement for retail deposits

The listed privacy statements are available on the Bank's website (<https://www.otpbank.hu/portal/hu/Kondiciok>).

This Public Announcement supplements the provisions of the following Business Regulations:

- Payment Services Business Regulations
- Debit Card Business Regulations
- Business Regulations on Retail Bank Accounts, Deposits and Overdraft Facilities – Payment Accounts (Bank Accounts), Deposits

Closing Provisions

Reasons for the modification of this Public Announcement:

- *inflation of 2022 - increase in the consumer prices: fees are increased to the same extent according to the rules of the Debit Card Business Regulations, and*
- *prolongation of certain promotional discounts.*

With the entry into force of this Public Announcement, the Public announcement on cash deposits through ATM to an account other than the card account underlying the card used to deposit effective from 1 March 2022 shall expire.