



DEBIT CARD BUSINESS REGULATIONS

II. Retail Debit Cards and Prepaid Cards

Effective from: *1 March 2021*
(amendments in the text are printed in italics)

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INTRODUCTORY PROVISIONS

The provisions in Part I on General Provisions in the Debit Card Business Regulations shall be applied to the retail debit cards and prepaid cards with the following derogations:

Setting the 3D Secure Code and the virtual shopping limit automatically

On 2 November 2020, the Bank automatically set a 3D Secure Code and a Virtual Purchase Limit for primary cards where:

- a) the holder of the primary card had access to OTPdirekt internet services,
- b) the cardholder used the primary card for an online purchase in the period between 1 October 2019 and 1 October 2020,
- c) the cardholder did not set up the 3D Secure Code on the primary card by 29 October 2020.

The mobile telephone number set up for the 3D Secure Code service was the number on record for Mobile Signatures in the OTPdirekt internet service as of 29 October 2020.

The virtual purchase limit was set at the purchase limit on the primary card as of 29 October 2020.

I. DEFINITIONS

3D Secure Code

A code generated by the Bank which, when entered on an online payment platform – together with the TeleCode of the card in the case of retail debit cards – confirms that the person in question is the rightful Cardholder. The 3D Secure Code is sent by the Bank to the Cardholder's mobile device if the Contracting Party has requested the 3D Secure Code service to be set up.

- a) The online payment platform will display the Mastercard SecureCode / ID Check logo in the case of Mastercard and Maestro cards, or the Verified by VISA / VISA Secure logo in the case of VISA cards, if the merchant uses the 3D Secure Code service.
- b) Entering the 3D Secure Code and the TeleCode together constitutes strong customer authentication.

Once set up, the 3D Secure Code service cannot be cancelled.

Effective from 1 January 2021, the use of the 3D Secure Code will be mandatory at merchants who

- a) use the card acquiring services of a payment services provider within the European Union or
- b) use the card acquiring services of a payment services provider outside the European Union but employ the 3D Secure Code service.

On or after 1 January 2021, the Bank will allow online purchases with the above merchants only with cards for which the 3D Secure Code service has been set up.

Card

Primary Card

A debit card issued by the Bank to the Account Holder or issued as such according to the contract concluded with him.

Additional Card

A card issued by the Bank based on the instruction of the holder of a retail forint Account to the holder of the Additional Card; except in the case of OTP OKÉ 5 and OTP OKÉ 6 accounts, this is conditional upon the existence of a primary card.

In the case of accounts held for a person under guardianship, a card issued to the Guardian acting on behalf of the Account Holder; no primary account may be linked to the account held for the person under guardianship.

Cardholder

Primary Cardholder

A natural person who is the Account Holder based on the contract concluded with the Bank and is entitled to use the Primary Card issued to him.

Additional Cardholder

A natural person over the age of 18 who is the owner of the retail forint account and to whom the Bank issues an Additional Card based on the instruction of the Account Holder, who is also the Primary Cardholder. In relation to an account held for a person under guardianship, the Additional Cardholder is the Guardian of the account.

Card Mailing Address

An address belonging to the account underlying the card, which is defined as the mailing address of the account statement even if the account statement is not sent out by post.

Restriction(s) on use abroad

Geographical restrictions on card use apply only to Card present transactions, where the card or the device carrying the card data are physically present. The Contracting Party may set up the following restrictions on the card:

- a) the card may be used only in Hungary,
- b) the card may be used only in Europe, i.e. the member states of the European Union and the following European countries: Albania, Andorra, Bosnia and Herzegovina, United Kingdom, North Macedonia, Iceland, Liechtenstein, Monaco, Montenegro, Norway, San Marino, Switzerland, Turkey and the Ukraine,
- c) the card may be used globally, without geographical restrictions.

The limits of Gift (Prepaid) cards and the WORLD JUDO TOUR Prepaid cards cannot be modified.

Limits for retail debit cards

The minimum and maximum values of the limits that may be set for the cards are included in the prevailing Announcement related to the given card. Limit types related to retail cards:

ATM cash withdrawal limit

The amount of cash that may be withdrawn from ATMs during a single day.

Permanent ATM cash withdrawal limit

The ATM cash withdrawal limit specified by the Contracting Party, the minimum value of which is included in the prevailing Announcement applicable to the given card. The limit may be changed by the Contracting Party.

Time-limited ATM cash withdrawal limit

In this case, the Contracting Party may specify the limit for a duration determined by them, upon the expiry of which the limit shall automatically be restored to the permanent daily limit. The time-limited daily limit may only be set for 24 hours commencing from the time of setting it.

Purchase Limit

The amount that may be spent during a single day for purchases requiring authorisation and for purchase transactions with cash withdrawal:

- a) if no virtual limit has been set up for the card, the following may be transacted up to the purchase limit:
 - aa) purchase transactions with Card present, i.e. where the card or the device carrying the card data is physically present: purchases at merchants' POS terminals and ATMs, and purchase with cash withdrawal transactions at POS terminals, and
 - ab) Card not present purchase transactions: purchases made over the phone, by mail or online,
- b) if a purchase limit and a virtual purchase limit are both set up for the card: the purchase limit will apply only to the Card present purchases.

Permanent purchase limit

The purchase limit specified by the Contracting Party, the minimum value of which is included in the prevailing Announcement applicable to the given card. The limit may be changed by the Contracting Party.

Time-limited purchase limit

In this case, the Contracting Party may specify the limit for a duration determined by them, upon the expiry of which the limit shall automatically be restored to the permanent daily limit. The time-limited daily limit may only be set for 24 hours commencing from the time of setting it.

Virtual purchase limit

The amount of money that can be spent during a single day on Card not present purchases made over the phone, by mail or online and requiring authorisation.

Contactless card limit

The upper limit of the amount that may be spent in contactless transactions, only for purchases at POS terminals, by default without CVM verification, accepted in a given country. The Bank is entitled to use CVM verification also for authorising contactless transactions not exceeding the Contactless Card limit amount. With CVM verification, contactless transactions may be carried out over the Contactless Card limit as well. To authorise a contactless purchase with cash withdrawal or a contactless transaction at an ATM, the Bank always conducts a CVM check.

The Contactless Card limit amount applicable in Hungary is specified in the prevailing Announcement applicable to the given card.

Logos for retail debit and prepaid cards

Maestro

It indicates the following globally:

1. Cash withdrawal from
 - a) an ATM,
 - b) a POS terminal in a branch,
 - c) a cash point at a point of sale.
2. Payment for purchases
 - a) in person at a POS terminal and ATM,
 - b) online.

Mastercard

It indicates the following globally:

1. Cash withdrawal from
 - a) an ATM,
 - b) a POS terminal in a branch,
 - c) a cash point at a point of sale.
2. Payment for purchases
 - a) in person at a POS terminal, ATM and imprinter,
 - b) over the phone, by mail or online.

Mastercard Online (hereinafter: MCO)

Mastercard logo, applied on non-embossed cards. It indicates the following globally:

1. Cash withdrawal from
 - a) an ATM,
 - b) a POS terminal in a branch,
 - c) a cash point at a point of sale.
2. Payment for purchases
 - a) in person at a POS terminal and ATM,
 - b) over the phone, by mail or online.

OTP Bank

At the Bank's own Points of Acceptance it indicates the following:

1. Cash withdrawal from
 - a) an ATM,
 - b) a POS terminal in a branch,
 - c) a cash point at a point of sale.
2. Payment for purchases
 - a) in person at a POS terminal and ATM,
 - b) over the phone, by mail or online.
3. Cash deposits at ATMs operated by the Bank and suitable for this purpose

Radial sign (formerly: PayPass or payWave symbol)

It indicates the following globally:

1. At contactless-enabled POS terminals:
 - a) Contactless payment for purchases
 - b) From 15 December 2015, contactless purchase with cash withdrawal.
2. At contactless-enabled ATMs:

- a) contactless purchases (pl. utility bills payment, phone top up, Szerencsejáték Zrt. bets on games of chance),
- b) contactless cash withdrawal,
- c) contactless cash deposit,
- d) contactless balance check,
- e) contactless modification of purchase limit.

VISA

It indicates the following globally:

1. Cash withdrawal from
 - a) an ATM,
 - b) a POS terminal in a branch,
 - c) a cash point at a point of sale.
2. Payment for purchases
 - a) in person at a POS terminal, ATM and imprinter,
 - b) over the phone, by mail or online.

VISA Online

VISA logo on non-embossed cards. It indicates the following globally:

1. Cash withdrawal from
 - a) an ATM,
 - b) a POS terminal in a branch,
 - c) a cash point at a point of sale.
2. Payment for purchases
 - a) in person at a POS terminal and ATM,
 - b) over the phone, by mail or online.

Account Holder

The owner of the Account, and the co-owners with independent right of disposal.

Account Card

The Account Card is a zero-limit Maestro card or Mastercard Online card linked to a retail forint account. By default, it only serves for identification in the case of transactions carried out in OTP Bank's branches. Account cards cannot be applied for.

TeleCode

The TeleCode is a three-digit password that serves the safety of cardholder data and protects the customer against unauthorised transactions and access in the following cases:

- a) when shopping online with a retail debit card if
 - aa) the 3D Secure Code has been set up for the card and
 - ab) the cardholder specified a TeleCode when applying for the card or has modified the default TeleCode,
- b) in the case of retail debit cards, using the OTPdirekt telephone assistance service,
- c) using the OTPdirekt automated telephone service.

The default TeleCode

- a) for business debit cards is the last 3 digits of the card account number,
- b) for prepaid cards it is the last 3 digits of the card number.

After collecting the card, Cardholders are required to change the default TeleCode in their own best interest.

II. PROVISIONS RELATED TO THE CONTRACT

II.1 General Contractual Terms and Conditions

- (1) The retail forint account and the retail forint debit card services are related financial instruments.
- (2) Account Holders with a retail forint account with the Bank must have at least one retail forint debit card and conclude the relevant contract.

- (3) The Contracting Party concludes the Contract in the knowledge of the related service specified in paragraph (1); together with the documents forming its integral parts, the Contract establishes and regulates
 - a) the legal relationship between the Contracting Party and the Bank in respect of the Account and the Card,
 - b) the legal relationship between the Cardholder and the Bank in respect of the Card, where applicable.
- (4) The Card belonging to the Account may be
 - a) a card fulfilling financial and personal identification functions (hereinafter: Card),
 - b) a card fulfilling the personal identification function only (Account Card), or
 - c) a webCARD, which is not suitable for personal identification and can be used only for certain purchase transactions. Otherwise the Card is governed by the regulations applicable to retail debit cards.
- (5) The Account Holder can specify the type of the Card belonging to the given Account in the Contract, subject to the following conditions.
- (6) The Bank issued an Account Card to the Account Holder only if the Account Holder did not yet possess another bank card or Account Card on any retail forint accounts held with the Bank.
 - a) The Bank provided as Account Card a plastic card as defined in the prevailing Announcement on "Retail forint-denominated cards" of the card product.
 - b) Upon possessing an Account Card, no card product corresponding to the Account Card may be requested for the given Account.
 - c) The Account Card may be converted into a bank card by a bilateral contract amendment if the conditions governing the given bank card exist.
- (7) The Account Card
 - a) is not suitable for carrying out financial transactions,
 - b) permits the use of OTPdirekt services,
 - c) can be converted into a bank card at any time by a bilateral contract amendment if the conditions of this exist.
- (8) Account Cards may only belong to the Account Holder.

II.2 Card application, concluding the Contract

- (9) The Bank may enter into a Contract with the customer if
 - a) they are not under guardianship limiting or precluding their disposing capacity, and are able to use the Card independently,
 - b) they comply with the conditions applicable to contracting, published in the prevailing Announcement applicable to the given card, and
 - c) the Bank finds the customer's financial standing satisfactory.
 - d) New cards may be applied for via the following channels:
 - da) at branches; in the case of Retail Mastercard Foreign Currency Cards, only at branches managing foreign currency accounts,
 - db) on the bank's website (www.otpbank.hu) except for VISA Gold Business cards, Mastercard Private Banking Limited Edition cards and Mastercard Premium Private Banking Limited Edition cards,
 - dc) via the OTPdirekt call centre,
 - dd) by electronic contract conclusion via the OTPdirekt internet service, if the Account Holder has already reached the age of 18, except for Mastercard Premium Private Banking Limited Edition cards and Mastercard Premium Private Banking Limited Edition cards,
 - (de) via the Bankcard HelpDesk service,
 - df) via the Central Information Line service,
 - dg) via the VideoBank service, provided that a bank account is opened at the same time,
 - dh) via the Private Banking recorded telephone line, only for the retail accounts of Premium Private Banking, Private Banking and Direct Private Banking customers.

- e) Mastercard Online Next cards may be requested only at branches and only in the following cases:
 - ea) for a Retail EU Basic Account,
 - eb) for Basic Accounts, with a Minimum Discount and
 - ec) for an account held for a person under guardianship, only for the own use of the Guardian acting on behalf of the Account Holder.
 - f) Private Cards and ISIC cards may only be applied for at a branch or via the bank's website.
 - g) *WebCARDS may be applied for only at branches.*
 - h) Only the following cards may be requested via the VideoBank service:
 - ga) Mastercard Online Junior Start cards and Mastercard Online Junior Start Private Cards,
 - gb) Mastercard Online Cards and Mastercard Online Private Cards,
 - gc) Mastercard Standard Cards and Mastercard Standard Private Cards,
 - gd) Multipont Mastercard Premium Cards and
 - ge) VISA Classic cards.
- (10) The conclusion of the bank card contract with persons unable to use the Card independently, with blind or illiterate customers is subject to the presence of two witnesses. Card application by blind or illiterate customers is conditional upon their capability of signing the contract and the card.
- (11) In the case of blind or illiterate customers the Contract is supplemented, on a mandatory basis, with the section entitled "Addendum for blind or illiterate Cardholders" or with the form entitled "Addendum to the bank card contractual terms and conditions in the case of blind/illiterate persons".
- (12) The contract form filled in and signed by the customer may be sent to the Bank's branches. The sending of the contract form to the Bank qualifies as a unilateral request for proposal by the customer; accordingly, it generates no obligation for the Bank to conclude the contract.
- (13) The Contract may be concluded:
- a) contracting in person: if the customer visits a branch in person, by filling in the dedicated form (Contract) of the Bank, subject to fulfilling the conditions of receiving a cards, and
 - b) electronic contracting: Account Holders over the age of 18 are entitled to make contractual legal declarations in electronic form through the OTPdirekt internet service if the Account Holder has a written OTPdirekt contract and a Mobile Signature therein. The Contract is created by the Account Holder accepting OTP Bank's proposal made electronically via the OTPdirekt internet service. The range of primary retail debit cards available through the OTPdirekt internet service is included in the Announcement applicable to the OTPdirekt services rendered to retail customers. The contract concluded in this manner qualifies as a written contract.
- (14) The provision of a bank card is conditional upon opening or having an Account with the Bank.
- (15) The Contract will be valid only when signed by the Account Holder(s). Co-holders of the Account may order a card for their own use without the signature of the other Account Holder(s) on the contract.
- (16) Contract conclusion for underage cardholders:
- a) on applications for new cards for cardholders between the ages of 14 to 18, the signature of the Cardholder must be supplemented with the approval and the signature of the legal representative
 - b) in the case of cardholders below the age of 14, cards may only be applied for by the parent or legal representative registered on the account.
- (17) The Account Holder may specify Additional Cardholder(s) for their retail forint account. The Additional Cardholder may only be a natural person over the age of 18. The Additional Cardholder may not be a holder of the given account. The Account Holders may designate an Additional Cardholder for the account only by joint and concordant declaration. Exception: for an account held for a person under guardianship, only the Guardian acting on behalf of the Account Holder may apply for an Additional Mastercard Online Next Card as an Additional Card for their own use.
- (18) The Additional Cardholder may be registered in person, in the presence of both parties, by a written declaration made in a branch of OTP Bank. Additional Cards may be requested in the branch, in the

presence and subject to the identification of the Additional Cardholder, and the signing of the Contract by the Account Holders and the Additional Cardholder. Additional Cards for accounts held for a Person under Guardianship may be applied for by the Guardian acting on behalf of the Account Holder, only in person in the branch.

- (19) OTP Bank treats the registration of the Additional Cardholder as a permanent blanket authorisation valid until further notice. For the transacting basic payment account of the accounts stipulated in the prevailing Business Regulations entitled "Business Regulations on Retail bank accounts, deposits, and Overdraft Facility — Payment accounts (bank accounts), the Account Holder(s) may request for the Additional Cardholder at least one card, defined in the prevailing Announcement applicable to the given card and that may be linked to the given account.
- (20) A Primary Card and an Additional Card may be requested in a branch even in the absence of the Account Holder(s), based on a power of attorney issued by them specifically in respect of the application for a Primary/Additional Card, if the personal identification of the Account Holder has already taken place earlier, *e.g. when opening the account*.
- (21) The Additional Cardholder may dispose over the account only with their card (the Additional Card) (may perform transactions at ATMS and cash withdrawals and purchases by card at POS terminals).
- (22) Upon the death of the Account Holder (one of the Account Holders if there are several Account Holders) or upon the death of the Additional Cardholder, the Additional Cardholder's disposal right over the account terminates; accordingly, OTP Bank will cancel the supplementary card of the Additional Cardholder when it obtains credible proof of the death.
- (23) The Additional Cardholder must forthwith report the death of the Account Holder (or in the case of any of the Account Holders if there are several Account Holders) to OTP Bank. OTP Bank bears no liability for any damage that may arise from the omission thereof.
- (24) When recontracting to a new retail forint account, unless provided otherwise the Additional Cardholder's authorisations on the old forint account will remain valid in respect of the new forint account after recontracting (if an Additional Cardholder is permitted on the new forint account as well).
- (25) If, by an amendment of the contract, the Additional Cardholder becomes an Account Holder of the card account, the Additional Card will be reclassified as Primary Card based on the contract amendment.
- (26) When ordering a retail debit card in the branch, the prospective Cardholder specifies a PIN code of his choice for the card at a POS terminal. If the card is applied for not at the branch, the Bank will provide the Cardholder with a PIN code; exception: when applying for a Primary Card via the OTPdirekt internet service, the Cardholder must specify a PIN code of their choice during the application process. The PIN will not be stored.
- (27) If the specifying of the PIN code fails:
 - a) the PIN code will be generated if the application is submitted in the branch.
 - b) if the application is submitted via the OTPdirekt internet service, the application is immediately rejected.
- (28) Certain bank cards are automatically supplemented with the accident insurance and assistance service provided by Groupama Garancia Biztosító Zrt. The range of debit cards with insurance is included in the prevailing Announcement on "GB680 accident insurance and Assistance services integrated in bank cards issued by OTP Bank Plc."
- (29) By applying for the bank card, the Account Holder automatically applies for the bank card accident insurance service.
- (30) By applying for the Bank Card Accident Insurance, the Account Holder makes a proposal to Groupama Biztosító Zrt. for the conclusion of a Bank Card Accident Insurance contract in accordance with the Bank Card Accident Insurance conditions they have become aware of.

- (31) By indicating the insurance proposal, the Account Holder authorises the Bank, acting on their behalf, to provide Groupama Biztosító Zrt. with their personal data processed by the Bank and necessary for the insurance policy.
- (32) The Account Holder acknowledges that if they want to specify a person as beneficiary other than the heir upon their death, they may do so in a written declaration addressed to Groupama Biztosító Zrt.
- (33) In the case of Multipont cards, the Cardholder makes the data processing declaration in the individual contract.
- (34) Within 10 banking days upon receipt of the contract form, the Bank will check compliance with the contractual conditions and conduct a procedure to assess the customer's financial standing, based on which
- if the card was applied for via the OTPdirekt internet service, it provides the Cardholder with the contract through the OTPdirekt internet service.
 - if the card was applied for via other channels, it signs the contract, or
 - it is entitled to refuse to conclude the Contract without offering an explanation, of which it will forthwith notify the applicant.
- (35) The Contract enters into force for an indefinite term
- when it is signed by the Bank. The Bank shall provide the Contracting Party with one original counterpart of the Contract signed by it.
 - in the case of electronic contract conclusion, when it is made available by the Bank. The Bank makes the Contract available in the "Account statements, contracts, other documents" menu item of the OTPdirekt internet service, simultaneously notifying the Account Holder in a message to his mailbox.
- (36) The financial criteria specified in the prevailing Announcement applicable to the given debit card, included in the contract preconditions related to certain Cards, may be fulfilled within 15 banking days from the effective date of the Contract, based on the data specified in the Contract. The fulfilment deadline extends the period applicable to the delivery of the Card.
- (37) Upon the death of the Account Holder, the provisions stipulated in the Account Contract shall prevail.
- (38) The limit linked to the Card — observing the provisions of Section III.8 on "Card limits and other settings" — may only be specified by the primary cardholder for their own card, by the Account Holder for the supplementary card, by the Guardian acting on behalf of the Account Holder for the Additional Card linked to the account held for a person under guardianship and by the Legal Representative for the Mastercard Online Junior Start Private Cards and Mastercard Online Junior Start Private Cards.
- in the Contract when it is concluded, or
 - after concluding the Contract, by a bilateral contract amendment.
- (39) If the Account Holder specifies no limit upon concluding the contract, the Bank will automatically consider and set the basic limit applicable to the given card, as specified in the prevailing Announcement.

II.3 Contract amendment

- (40) The Contract may be amended
- by a bilateral, concordant declaration by filling in a dedicated form (Contract Amendment) or via the OTPdirekt service or the Digital services channels, based on an order recorded after customer identification, or
 - unilaterally by the Bank. Unilateral contract amendments are governed by the provisions of Part I on General provisions of the Business Regulations.

(41) After the amendment takes force, the legal relationship established in the Contract shall be governed by the provisions of the amendment.

II.3.1 Bilateral contract amendment by mutual agreement

(42) Bilateral amendments may be initiated by the Contracting Party and the Bank alike.

(43) The Contracting Party can submit the signed form containing the desired amendment to the Home Branch. If the form is sent to a branch other than the Home Branch, the receiving branch shall forward it immediately to the Home Branch. The Bank bears no responsibility whatsoever for any delay resulting from this. When an amendment request is submitted via the OTPdirekt or Digital services, no separate form is filled in. The Bank automatically executes the amendment based on the instruction submitted electronically if the amendment request complies with the necessary conditions.

(44) The contract amendment will be valid only when signed by the Account Holder(s).

(45) After receiving the form, the Home Branch

- a) will deem the amendment invalid if it contains erroneous, incomplete, uninterpretable, controversial or unfeasible provisions and will forthwith inform the Contracting Party to this effect, or will
- b) validate the amendment by signing it.

(46) The valid amendment shall take effect

- a) at the time specified by the parties or, in the absence thereof,
- b) when it is signed by the Bank.

(47) The Home Branch shall immediately dispatch one counterpart of the valid amendment signed by it as well to the Contracting Party.

II.4 Termination of the Contract

(48) The Contract may be terminated

- a) by written mutual consent on the date stipulated by the Bank and the Contracting Party,
- b) with cancellation by notice, upon the expiry of the notice period,
- c) if the Contracting Party's independent right of disposal over the Account is restricted or terminated,
- d) upon the expiry of the Account contract,
- e) upon the Contracting Party's death or the dissolution of the Bank without a legal successor.

(49) The Contracting Party may cancel the Contract free from any fees, charges or other payment obligations.

(50) In the case of termination or cancellation initiated by the Contracting Party, the legal statement will be valid only when signed by the Account co-holder(s).

(51) Simultaneously with the termination of the Contract, the documents forming integral parts thereof shall also become void without a separate legal declaration of the parties.

(52) After the termination of the Contract,

- a) the card may no longer be used.
- b) upon the termination of the Contract, the parties shall settle accounts with regard to their mutual claims outstanding in relation to the terminated legal relationship,
- c) upon the cancellation or termination of the Contract, the Bank shall only be entitled to prorated amounts equivalent to service(s) actually provided in accordance with the contract.

(53) Upon the termination of the contract, it is the responsibility of the customer to arrange for the cancellation of their Card number at all service providers to which they provided it earlier.

(54) The Bank and the Contracting Party may cancel the Contract by

- a) Ordinary notice: with 60 days' notice for the Bank, and with 30 days' notice for the Contracting Party, without offering an explanation, or
 - b) Extraordinary notice: with immediate effect
 - ba) upon a repeated or severe breach of contract by the Contracting Party or the Cardholder, or
 - bb) if the Bank fails to comply with the provisions of the Contract or of the documents forming an integral part thereof.
- (55) The Parties will regard it a severe breach of contract if the Contracting Party or the Cardholder
- a) uses a given service not in accordance with its intended purpose,
 - b) violates software copyrights,
 - c) attempts to circumvent the security or encryption system of a given service.
- (56) The Bank is entitled to terminate the Contract with immediate effect in the specific cases defined in the Business Regulations and other documents forming an integral part of the Contract.
- (57) The Contract may be cancelled by a written statement sent to the other party. The notice period commences on the day when the statement containing the cancellation is received, which may be changed by the parties by bilateral contract amendment.
- (58) Upon the loss or theft of an off-line (embossed) card twice within 1 year, the Bank will only issue an on-line card to the Cardholder. In addition, the Bank may immediately block the off-line card, if it is used not in accordance with its intended purpose and with the regulations.
- (59) If the Cardholder lost their Card on two occasions and after the reporting of the loss any successful or failed transaction was performed with the lost Cards, the Bank is entitled to exercise its right of immediate termination.
- (60) If only an Additional Card is linked to an account and no Primary Card, the Bank may terminate the Account and Card Contracts, except in the following cases:
- a) only Additional Cards, and no Primary Cards, may be linked to accounts held for a person under guardianship,
 - b) Additional Cards may be linked to OTP OKÉ 5 and OTP OKÉ 6 accounts without a Primary Card as well.

III. CARD-RELATED PROVISIONS

III.1 Issuance of the Card

- (61) Based on the Contract and the prevailing Announcement applicable to the given card, the Bank, subject to charging
- a) an annual card fee, or
 - b) a card issuance fee, or
 - c) an annual card fee and a card issuance fee
- delivers the personalised Card to the Cardholder within the deadline specified in the prevailing Announcement applicable to the given card.
- (62) If the Cardholder wishes to receive the retail debit card within a shorter deadline, the Bank will deliver it, subject to charging the express delivery fee specified in the prevailing Announcement applicable to the given card, as follows: Express delivery of the card may only be requested when the card is applied for at the branch, upon ordering new and replacement cards, and only upon successful PIN code selection, by filling in and signing the Express card delivery application form.
- (63) Express card delivery is not available for the following debit cards:
- a) Mastercard Online ISIC card,
 - b) Mastercard Online ISIC Junior card,
 - c) Private cards (cards issued with the cardholder's photo), and
 - d) webCARD.

- (64) The annual Card fee is debited by the Bank upon issuance and then annually on the card issuance anniversary date — in the month of the expiry, except:
- a) in the case of Multipont Mastercard Premium cards, the Bank debits the annual card fee subsequently, in accordance with the provisions of paragraph (279), in the month following the card anniversary month or expiry.
 - b) in the case of Mastercard Premium Private Banking Limited Edition cards and Mastercard Premium Private Banking Limited Edition cards, the Bank debits the annual card fee subsequently, in accordance with the provisions of paragraph (276), in the month following the card anniversary date or expiry.
- (65) The Bank debits the card issuance fee only upon the production of a new or renewed card.
- (66) The Bank shall personalise the card of the Cardholder using the name specified by the Account Holder in the contract and not exceeding 20 characters; excepted from this rule are webCARDS, which are not produced in physical form. The name appearing on the Card may differ from that featured in the Cardholder's personal identification documents only if the latter exceeds 20 characters; such deviations may therefore only be the result of the necessary abbreviation, decided by the bank's teller in agreement with the customer. The Bank accepts no liability for the acceptance of the bank card if the name appearing on the card cannot be matched unambiguously with that featured in the Cardholder's personal identification documents.
- (67) Based on the Bank's notification, the Cardholder can take delivery of the debit card in person or via an authorised person at a branch or by postal delivery, with the exception of webCARDS, which are not produced in physical form. An authorised person may only take delivery of the card if the Contract related to the given card has been signed by the Contracting Party upon applying for the card.
- WebCARD data inquiries are possible only in the following channels:
- a) in the "Bank cards and credit cards / webCARD data" menu item of the OTPdirekt internet service,
 - b) in the "Bank cards" menu item of the OTPdirekt SmartBank service,
 - c) in the "Bank cards and credit cards / webCARD data" menu item of the OTPdirekt Internetbank service,
 - d) in the "My Cards" menu item in the OTP Bank Mobile Application.
- The Bank notifies the Cardholder of the issuance of the new webCARD by a message sent to the mailbox of the OTPdirekt or OTP Internetbank service.
- (68) In the case of retail debit cards applied for at the branch, the Cardholder may opt for taking delivery of the card in the branch, and may select the specific branch, or may request that their card be delivered to the card mailing address; exception: Mastercard Private Banking Limited cards may only be collected in a branch or, in the case of Express card delivery, in a branch or by delivery by courier.
- (69) If the Cardholder
- a) failed to choose a PIN code for any reason during the application in the branch, or
 - b) applied for the card neither at a branch nor via the OTPdirekt internet service,
- they can take delivery of the card and the PIN code only in the branch selected by them, exempt from the fee applicable to the collection of cards in a branch.
- (70) The Bank does not send the PIN code by post or by express delivery (courier) to customers, except for the PIN code of a card requested together with an account application via the VideoBank service; this will be sent to the Cardholder's card mailing address by post.
- (71) When the card application is initiated via the Bank's website, the OTPdirekt telephone assistance service, the Bankcard HelpDesk service, the Private Banking recorded telephone line or the Central Information Line service, the customer must select a branches from the list offered by the Bank. The Cardholder can take delivery of the produced debit card in the branch specified by them. Cards applied for via the OTPdirekt or the VideoBank internet service may only be delivered to the card mailing address.

- (72) If the Cardholder wishes to take delivery of the card in the branch, they must choose the channel through which they will receive the notification on the delivery of the card to the selected branch: email or sms. Cardholders without any of the contact points mentioned before may collect the bank card in the selected branch after the expiry of the time specified in the prevailing Announcement applicable to the given card; the bank sends no notification about the delivery of the card to the branch.
- (73) When collecting a new or replacement card in the branch, customers must give instructions with regard to the manner of taking delivery of the future renewed cards of the current card. If the Cardholder fails to give the relevant instruction upon taking delivery of the card in the branch, the renewed card for the given card will be sent to the card mailing address, unless they give an instruction at least 50 days before the card expiry that they wish to receive the renewed card at the branch.
- (74) The fees applicable to the delivery of retail cards are specified in the prevailing Announcement applicable to the given card.
- (75) All retail cards — whether delivered in the branch or by post — are produced in inactive form; the Cardholder can activate them after receipt through the following channels:
- a) via the OTPdirekt automated telephone service, in the “Card activation” menu item, by specifying the last 10 digits of the card number and the TeleCode, or
 - b) via the OTPdirekt telephone assistance service, by giving an oral instruction to the administrator, or
 - c) via the OTPdirekt internet service or the OTPdirekt SmartBank service, using the appropriate menu item, or
 - d) via the OTP Internetbank service or the OTP Bank Mobile Application service, using the appropriate menu item, in the case of retail forint debit cards, or
 - e) at ATMs, in the “Card activation” menu item or with the first transaction that requires a PIN code, except for cards requested together with an account application via the VideoBank service; these cannot be activated at ATMs or
 - f) at the branch, with the help of a branch employee, or
 - g) via a merchant POS terminal, with the first successful purchase transaction with the PIN, except for cards requested together with an account application via the VideoBank service; these cannot be activated at merchant POS terminals
 - h) via the Private Banking recorded telephone line, only for the debit cards on retail accounts of Premium Private Banking, Private Banking and Direct Private Banking customers.
- (76) The Account Holder's general and permanent authorisation shall also extend, without separate indication, to collecting an ordered bank card, replacement card, PIN code, renewed card or a cancelled or retained card in the branch.
- (77) One-off authorisations only entitle the authorised person to perform the actions indicated therein subject to the specified restrictions. The requirements pertaining to the form and content of the authorisation are included in OTP Bank Plc's General Business Regulations.
- (78) In the case of underage Cardholders (below the age of 18), the bank card and the PIN envelope may be taken delivery of by
- a) the Cardholder alone — subject to presenting a public instrument suitable for personal identification, or
 - b) the legal representative — without the Cardholder's presence at the branch. The Card must, in all cases, be signed by the Cardholder.
- (79) The authorised person is entitled to sign only the receipt and not the card.
- (80) Upon receipt of the Card, the Cardholder must sign the Card in the dedicate place concordantly with the name indicated on the front of the Card and verify the data indicated on the Card; exception: the webCARD, which is not produced in physical form. In the event of a failure or faulty performance of the above, the Cardholder shall be responsible for all unauthorised transactions performed with the Card.

- (81) The Co-holders of an account may take delivery of each other's card, and the PIN envelope related to the card, in the branch even without an authorisation. Exception: the card and PIN code issued for the account of a person under guardianship may only be collected by the Guardian acting on behalf of the Account Holder, i.e. the Additional Cardholder, while the new PIN code requested for an existing card may be collected by the Cardholder, the Additional Cardholder or the legal representative, as specified in paragraph (138).
- (82) If the Card is not collected within 15 banking days after the notification by email or sms, the Bank
- a) will charge a custody fee for each new commenced month,
 - b) will scrap the produced and unclaimed card and the PIN code belonging to the card 3 months after production; after this, a new card may be applied for,
 - c) may terminate the Contract with immediate effect after 3 months from the date of the application.
- (83) The Card is the property of the Bank, and the Cardholder may only use it for its designated purpose.
- (84) The Card is non-transferable, it may not be transferred by the Cardholder for the use of another person, and it may not be pledged or deposited as collateral.

III.2 Validity, renewal and destruction of the Card

- (85) The Card shall be valid up to the 24th hour on the last day of the validity date indicated on its front or, in the case of webCARDS, on the last date of the validity period available in:
- a) the "Bank cards and credit cards / webCARD data" menu item of the OTPdirekt internet service,
 - b) in the "Bank cards" menu item of the OTPdirekt SmartBank service,
 - c) the "Bank cards and credit cards / webCARD data" menu item of the OTP Internetbank service,
 - d) the "My Cards" menu item in the OTP Bank Mobile Application.
- (86) The Card is valid for 3 years, with the following exceptions:
- a) Mastercard Online ISIC cards are valid for 2 years,
 - b) Mastercard Online ISIC Junior cards are valid for 2 years except if the Cardholder turns 24 years of age within 2 years of the issuance of the card, in which case it will expire on the last day of the month of the 24th birthday. If the period from the issuance of the Mastercard Online ISIC Junior card to the Cardholder's 24th birthday is no more than 2 years and 6 months, the card validity period may also be a maximum of 2 years and 6 months.
 - c) Mastercard Online Junior Start Cards and Mastercard Online Junior Start Private Card are valid for less than 3 years except if the Cardholder turns 14 years of age within 3 years of the issuance of the card, in which case it will expire on the last day of the month of the 14th birthday. If the period from the issuance of the Mastercard Online Junior Start Card or Mastercard Online Junior Start Private Card to the Cardholder's 14th birthday is no more than 3 years and 6 months, the card validity period may be a maximum of 3 years and 6 months.
 - d) Mastercard Online Junior cards, Mastercard Online Junior Start Private Cards and PTE Mastercard Online Junior cards are valid for less than 3 years except if the Cardholder turns 24 years of age within 3 years of the issuance of the card, in which case it will expire on the last day of the month of the 24th birthday. If the period from the issuance of the Mastercard Online Junior Cards, Mastercard Online Junior Start Private Cards or PTE Mastercard Online Junior cards to the Cardholder's 24th birthday is no more than 3 years and 6 months, the card validity period may also be a maximum of 3 years and 6 months.
 - e) Mastercard Online Jump cards are valid for less than 3 years except if the Cardholder turns 28 years of age within 3 years of the issuance of the card, in which case it will expire on the last day of the month of the 28th birthday.
 - f) Prepaid Gift cards are valid for 2 years.
- (87) 15 working days prior to the expiry of the Card, the Bank will provide the Cardholder with a renewed card based on the Contract, if
- a) the financial assessment of the Contracting Party has not changed,
 - b) the Contracting Party does not cancel their Card at least 30 days prior to the expiry date, and

- c) the predecessor card is of active status until the 50th day prior to the expiry (the card delivered in inactive status should be activated and should not be blocked).
- (88) The production of the renewed card may be cancelled in person in the branch via the Private Banking recorded telephone line, only for the debit cards on retail accounts of Premium Private Banking, Private Banking and Direct Private Banking customers, or using the OTPdirekt telephone assistance service, up to the 30th day before the production of the card.
- (89) If the card is replaced, the PIN code and the TeleCode of the predecessor (expiring) card will automatically remain valid for the renewed card.
- (90) In the case of Junior cards, upon a change in age category, the Bank will automatically provide the Cardholder with the renewed card specified in the prevailing Announcement on "Retail forint-denominated cards".
- (91) By default, the Bank sends the renewed card for the expiring retail debit card by post to the Cardholder's card mailing address. If the Cardholder wishes to collect the replacement card in the branch, they must provide instructions with regard to receiving the renewed card in the branch at least 50 days before the expiry of the predecessor card.
- (92) The Bank notifies the Cardholder about the expiry of their card 90 days before the card expiry by email or sms, except in the case of a webCARD. The Bank will send the notification to the email address or mobile phone specified by the Cardholder. If such contact details are not available to the Bank, it will not send a notification to the Cardholder on the card expiry.
- (93) The Bank shall send the renewed cards to the card mailing address, except:
- a) if the Cardholder has requested the delivery of the renewed card to the branch.
 - b) With Mastercard Private Banking Limited Edition cards, the renewed card must be collected in the branch.
 - c) When a Cardholder with a Mastercard Online Junior Start Card and/or a Mastercard Online Junior Start Private Card turns 14 years of age, the Mastercard Online Junior Card and/or Mastercard Online Junior Private Card to replace the Mastercard Online Junior Start Card and/or Mastercard Online Junior Start Private Card must be collected from the home branch.
 - d) Inquiries of renewed card data for webCARDS are possible only in:
 - da) the "Bank cards and credit cards / webCARD data" menu item of the OTPdirekt internet service,
 - db) the "Bank cards" menu item of the OTPdirekt SmartBank service,
 - dc) the "Bank cards and credit cards / webCARD data" menu item of the OTP Internetbank service,
 - dd) the "My Cards" menu item in the OTP Bank Mobile Application.The Bank notifies the Cardholder on the issuance of the renewed webCARD by a message sent to the mailbox of the OTPdirekt internet service.
- (94) If the Cardholder's correspondence is retained at the bank, and they provided no instruction to collect their renewed card in the branch, the renewed card will be sent to the card mailing address.
- (95) The Cardholder may change the renewed card address or the branch address — if they wish to collect the renewed card in the branch — by the 50th day before the card expiry date; thereafter the address can no longer be changed.
- (96) If the Cardholder wishes to collect their renewed card at a branch, they may select the particular branch. In this case, they must choose the channel (email or sms) through which they will receive the notification on the delivery of the renewed card to the selected branch. The bank sends no paper-based notification about the delivery of the renewed card to the branch to Cardholders who have neither of the above contact details.
- (97) The fees applicable to the delivery of the renewed cards are specified in the prevailing Announcement applicable to the given card.

- (98) If the conditions specified in paragraph (87) are not fulfilled, the Bank may cancel the Contract with immediate effect.
- (99) If the renewed card is not collected within 15 banking days after the notification by email or sms, the Bank
- will charge a custody fee for each new commenced month,
 - will scrap the produced and unclaimed renewed card 3 months after production; after this a new card may be applied for,
 - shall be entitled to terminate the Contract with immediate effect after three months from the date of the issuance of the renewed card.
- (100) The Bank issues no renewed cards upon the expiry of the following cards:
- Gift (Prepaid) cards and
 - WORLD JUDO TOUR Prepaid cards.
- (101) The Cardholder must return the Card in their possession without delay to the Bank, upon the Bank's notice to this effect.
- (102) The Cardholder shall destroy or invalidate the Card in their possession in the following cases:
- the Contract has been terminated and the Card is still with the Cardholder
 - the renewed card has been collected, but the previous Card is still with the Cardholder
 - the expired Card is still with the Cardholder.
- (103) The card should be invalidated by destroying it physically (cutting or punching through the magnetic stripe, the chip and the card data such as card number, expiry date and CVC2/CVV2) to ensure that no data can be retrieved from it. An exception is the webCARD, which is not produced in physical form and is invalidated by blocking the card.
- (104) The Bank undertakes no liability for damages arising out of the Cardholder's failure to invalidate the Card.

III.3 Blocking or suspending a card

- (105) The Card may be blocked based on the instruction of the Contracting Party, the Cardholder, the co-holder of the Account or the Bank.
- (106) The Bank is entitled to block the Card
- if any complaints are received in relation to a Card Transaction initiated over the phone, by mail or online,
 - if it learns that the Card has been lost, stolen or misused, and the Card has not been blocked,
 - if the Contracting Party or the Cardholder fail to comply with the provisions of the Contract and the effective law.
- (107) In the interest of the Cardholder's security, the Bank is entitled to restrict, unilaterally, the use of the card in part or in whole, if fraud is suspected to have been committed or may be committed with the card. The Bank informs the Cardholder of the temporary suspension of card usage due to the aforementioned reasons within the shortest possible time after the suspension, at the phone number specified by the customer. If the Bank is unable to reach the customer, the Bank will inform them in a letter sent on the next working day. In order to clarify the circumstances of the restriction, reset the card for use or definitively block the Card, the Cardholder should seek assistance from the Bankcard HelpDesk.
- (108) The Bank will also suspend the Card if it is forced to prohibit payments on the Account Holder's account for the duration of administrative measures brought in accordance with the effective laws (e.g. administrative payments, court order to make payment, attachment, etc.) prior to other payment orders and of queuing based on the law or on the contract concluded with the Account Holder.
- (109) If the Card or the card data are lost or stolen, or unauthorised transactions (initiated without the customer's consent or authorisation) are performed, the Contracting Party or the Additional

Cardholder shall immediately request the blocking of the Card. The Bank may report the theft or fraud to the police if the Contracting Party or the Cardholder fail to do so.

- (110) The Cardholder shall forthwith notify the Bank and block the Card, if they notice that
 - a) the Card, or
 - b) the PIN code, TeleCode, CVV2 or CVC2 code, expiry date, necessary for the use of the card, or
 - c) other similar identification data of the Cardhave been obtained by an unauthorised third party.
- (111) Blocking takes effect after the Bank has received the relevant notification.
- (112) Blocking may be reported
 - a) at the Bank
 - aa) in person at any branch during office hours, or
 - ab) by telephone at any branch during office hours, or
 - ac) using the OTPdirekt automated telephone service, or
 - ad) using the OTPdirekt telephone assistance service in the case of retail debit cards, or
 - ae) using the OTPdirekt internet service or the OTPdirekt SmartBank service in the case of retail debit cards, or
 - af) using the OTP Internetbank service or the OTP Bank Mobile Application service, in the case of retail forint debit cards,
 - ag) using the Central Information Line in the case of retail forint debit cards,
 - ah) via the Bankcard HelpDesk,
 - ai) via the Private Banking recorded telephone line, only for the debit cards on retail accounts of Premium Private Banking, Private Banking and Direct Private Banking customers, at member banks of International Card Organisations, in line with the rules set by such Organisations.

The telephone numbers of the OTPdirekt and Bankcard HelpDesk services are specified in the prevailing Announcement applicable to the given card.

- (113) The following information shall be required to have a card blocked:
 - a) the Cardholder's name,
 - b) Card or Account number,
 - c) specifying the reason for the blocking,
 - d) the fact of administrative measures taken, if any, and
 - e) the Bank may ask for other data from the person requesting the blocking of the Card.
- (114) The Bank shall immediately notify the Contracting Party of the blocking effected by it.
- (115) The blocking of a retail electronic (online) Card by the Contracting Party or the Cardholder may be withdrawn personally by the person who gave the instruction for blocking the card if no Replacement Card has been requested.
- (116) The withdrawal of the blocking of the Additional Card may only be initiated by the Account Holder or, in the case of an account held for a person under guardianship, by the Guardian acting on behalf of the Account Holder.
- (117) The blocking cannot be withdrawn by Cardholders below the age of 18. In such a case, the cancellation of the blocking must be initiated by an Account Holder of legal age or by the legal representative.
- (118) The Contracting Party or the Cardholder cannot withdraw their instruction to block an embossed card, a webCARD, a WORLD JUDO TOUR Prepaid card or a Gift (Prepaid) card issued on or after 1 October 2018. If such a Card is recovered by the Contracting Party or the Cardholder after blocking, the Card shall be either returned to the Bank or invalidated immediately. The Bank shall not be liable for any damages due to failure to comply with the above provisions.
- (119) Upon the withdrawal of the blocking
 - a) the legal consequences of blocking will not ensue,

- b) the blocking will be released immediately after the notification.

III.4 Withdrawing a card

- (120) Withdrawn or retained Cards may be returned to the Cardholder, if
 - a) the withdrawal or retention was not due to a blocking, or the blocking was released by the Bank
 - b) it has not been invalidated, and
 - c) no Replacement Card has been ordered.
- (121) A withdrawn or retained Card may only be returned to the Cardholder, a natural person authorised by the Cardholder in writing or the general and permanent authorised person of the Account Holder. Cards may be personally collected by the authorised persons upon presentation of the appropriate identification documents and signing a document certifying receipt of the returnable Card
 - a) at the branch operating the ATM, or
 - b) at the Home Branch.
- (122) Cards recovered after blocking must be invalidated in accordance with paragraphs (102)-(103).

III.5 Replacement card

- (123) The Bank shall provide the Cardholder with a Replacement Card, if
 - a) the Card is unsuitable for its designated purpose, or
 - b) the Contracting Party or the Cardholder has blocked the Card, the Contracting Party satisfies the contractual requirements, or
 - c) the Cardholder's name has changed.
- (124) In the cases listed in paragraph (123) above, the Replacement Card must be applied for separately. The Replacement Card may be requested in a declaration signed by the Contracting Party and submitted to any branch of the Bank; in the case of Retail Mastercard Foreign Currency Cards it must be submitted to a branch handling foreign currency accounts. Replacement cards may also be requested via the Private Banking recorded telephone line for the retail accounts of Premium Private Banking, Private Banking and Direct Private Banking customers. In the case of blocked cards, the replacement card may also be applied for via the electronic channels:
 - a) the Bankcard HelpDesk,
 - b) the Central Information Line, or
 - c) the OTPdirekt call centre.The Contract Amendment is signed upon applying for the Replacement Card or when collecting the card, at the latest. The Bank will process notifications made via electronic channels automatically, if the necessary conditions are fulfilled. In the case of Additional Cards, the manner of applying for a replacement card corresponds to that of new cards.
- (125) Applying for a Replacement Card for underage cardholders:
 - a) the approval and signature of the legal representative for the replacement card application by cardholders aged 14-18 is not necessary.
 - b) In the case of cardholders below the age of 14, replacement cards may only be applied for by the parent or legal representative linked to the account.
- (126) In the case of the following cards, a Replacement Card may be requested only in a branch:
 - a) Mastercard Online ISIC card,
 - b) Mastercard Online ISIC Junior card,
 - c) Private cards (cards issued with the cardholder's photo).
- (127) The Replacement Card will be issued subject to charging the Replacement Card fee specified in the prevailing Announcement applicable to the given card, unless the Replacement Card is applied for because the Card is unfit for its intended purpose.
- (128) The Replacement Card replaces the original Card. The Replacement Card is issued with a new PIN code. When applying for a replacement retail debit card at the branch, the Cardholder must select a PIN code at the POS terminal. The PIN will not be stored. The Bank recommends, for

security reasons, that the PIN code for the replacement card should not correspond to the PIN code of the blocked card. If no PIN code is specified, a PIN code will be generated.

- (129) The TeleCode and expiry date of the predecessor — replaced — Card will be automatically valid for the Replacement Card. If the Cardholder specified a TeleCode when ordering a Replacement Card, the Replacement Card will work with the TeleCode specified at the time of ordering, and not the TeleCode of the predecessor – replaced – Card.
- (130) If the old Card is still active when the Cardholder hands it over to the Bank upon collecting the Replacement Card, the Bank will invalidate the old Card.
- (131) If the Replacement Card is not collected within 15 banking days after the notification by email or sms, the Bank
- will charge a custody fee for each new commenced month,
 - will scrap the produced and unclaimed Replacement Card and the PIN code belonging to the card 3 months after production; after this a new card may be applied for,
 - may terminate the Contract with immediate effect after 3 months from the date of the application.
- (132) The Bank issues no replacement cards for the following cards:
- Gift (Prepaid) card and
 - WORLD JUDO TOUR Prepaid card.

III.6 Applying for a new PIN code

- (133) If the Cardholder forgets the PIN code, they may apply for a new PIN code only for cards of active status, until the 60th day prior to the card expiry. The new PIN code is issued subject to charging the new PIN code application fee specified in the prevailing Announcement applicable to the given card.
- (134) No new PIN code may be requested for a Gift (Prepaid) card or a WORLD JUDO TOUR Prepaid card.
- (135) New PIN codes may only be applied for by
- the Cardholder,
 - the Additional Cardholder in the case of Additional Cards,
 - in the case of Cardholders below the age of 14, the legal representative who signed the related Junior forint payment account and card contract.
- (136) Authorised persons may not apply for new PIN codes.
- (137) New PIN codes may be applied for via the following channels:
- at the branch,
 - via the OTPdirekt call centre,
 - the Central Information Line,
 - via the Bankcard HelpDesk,
 - via the Private Banking recorded telephone line, only for the debit cards on the retail accounts of Premium Private Banking, Private Banking and Direct Private Banking customers.
- (138) The new PIN code must be collected in person in the branch, by:
- the Cardholder,
 - the Additional Cardholder in the case of Additional Cards,
 - in the case of Cardholders below the age of 14, by the legal representative who signed the related Junior forint payment account and card contract, in the branch.
- Authorised persons are not entitled to collect the new PIN code.
- (139) The Bank will provide the Cardholder with the new PIN code within 15 working days from the application. The Bank will send notification on the availability of the new PIN code by sms or email to the notification address specified by the Cardholder upon application.

- (140) If the new PIN code is not collected, the Bank will scrap the produced and unclaimed new PIN code 3 months after production; after this a new PIN code may be applied for.
- (141) After the receipt of the new PIN code, the Cardholder must immediately activate it with the card belonging to the new PIN code at an OTP forint ATM, by selecting the “PIN code activation” menu item. The PIN code cannot be used without activation.
- (142) The old PIN code cannot be used from the first working day after registering the request for the new PIN code.

III.7 Use of the Card

- (143) The Cardholder may use the Card to pay for services and goods and to withdraw cash at authorised points of acceptance in Hungary and abroad, depending on the card type and in accordance with the rules specified in the Contract.
- (144) The Cardholder may use the Card to pay only for goods and services actually provided. The Cardholder is identified by checking
- a) the Card and the signature corresponding to the name shown on the Card, or
 - b) the PIN code, or
 - c) the signature and the PIN code together, or
 - d) the data on the chip.
- In addition, for the purpose of identifying the Cardholder, the merchant may also prescribe the presentation of identification documents. Card payments shall be performed in compliance with the rules of the acquiring bank. In accordance with the contract concluded with its bank, the merchant is obliged to accept all cards belonging to the card organisations indicated by it.
- (145) The Cardholder is only entitled to use the Card for its intended purposes; the Bank assumes no responsibility for losses incurred by the Cardholder or any third person on account of the improper use of the Card.
- (146) The Cardholder shall check that the data in the Transaction slip correspond to the facts. The Cardholder shall sign the transaction slip in the same manner as indicated on the Card (with the exception of ATM transactions and paragraph 147), and use the PIN code for Transactions that require the use of a PIN code. By signing the slip or using the PIN code, the Cardholder acknowledges that the Transaction has been performed in line with the Cardholder's intention and with the content specified on the slip.
- (147) At certain points of acceptance, if the terminal asks for a PIN code, a signature is no longer required; in this case the slip will bear the text “Valid without a signature”.
- (148) One copy of the Transaction Slips is for the Cardholder to keep. The Cardholder shall keep the Slips and all the documents related to Card use and, when required, make them available to the Bank in compliance with the relevant statutory and other regulations.
- (149) The Cardholder may only use the Card at ATMs and points of acceptance where the logo indicated on the Card is displayed and acceptance is not otherwise limited in the contract concluded with the Bank.
- (150) The Cardholder shall take any and all reasonable measures to prevent the loss or theft of the Card. The Cardholder shall store the Card and its PIN code separately and safeguard both with utmost care. By signing the Contract, the Cardholder undertakes not to disclose the codes — PIN, TeleCode — related to the Card or write them on the Card or on any object kept together with the Card; if they do so, it will be at their own risk.
- (151) The Cardholder is obliged to use the Card as specified in the Contract and, in order to ensure the safety of personal security elements — PIN code, TeleCode or any other code, e.g. the 3D Secure Code — that are required for the use of the Card, exhibit conduct as would be reasonably expected of them under the given circumstances; in particular, they shall forthwith notify the Bank, if they notice that

- a) The Card is no longer in their possession (safekeeping) or has been stolen.
 - b) The Card or the card data, and the codes necessary for its use (PIN code, TeleCode, 3D Secure Code) and other data (expiry date, CVC2/CVV2) were obtained by unauthorised third party.
 - c) The illegal or unauthorised use of their Card.
- (152) The Bank shall consider the transactions performed in possession of the PIN code, the 3D Secure Code or the TeleCode as transactions performed by the Cardholder in accordance with the contract.
- (153) The branch, the post office teller or the merchant are entitled to retain the Card, and the ATM will withdraw the card (and simultaneously reject the transaction) in the following cases:
- a) based on the Bank's instruction, or
 - b) if any doubts arise in respect of personal identity, or
 - c) the repeated incorrect entry of the PIN code for a predefined number of times in the case of transactions where the Bank checks the correctness of the PIN code.
- The Bank does not publish the permitted number of attempts.
- (154) In the case of purchase transactions initiated by cards equipped with chip, where the correctness of the PIN code is checked by the chip on the card, after a specific number of failed attempts with the PIN code, the Bank is entitled to suspend the bank card. The suspension may be released with any PIN-based (cash withdrawal, balance check, PIN code replacement) transaction at ATMs with chip technology.
- (155) The Card can be used in accordance with its intended purpose based on its financial and/or identification function.
- (156) Pursuant to its financial function, the Card can be used as a cashless payment instrument for the execution of bank card Transactions in compliance with the provisions of these Business Regulations.
- (157) Pursuant to its identification function, the Card can be used, in accordance with these Business Regulations, for identifying the Cardholder by the Bank. Such identification shall be equivalent to the submission of an official deed suitable for identification or a signature provided for the Bank.
- (158) The Card can also be used for purchasing other services of the Bank (OTPdirekt services etc.).
- (159) The detailed rules pertaining to the use of the Card are included in Section III.9 "Permitted card transactions".

III.8 Card limits and other settings

- (160) Limits and other settings may be used to restrict the use of the retail debit card.
- (161) Limits and other settings for retail debit cards (except: webCARD):
- a) ATM cash withdrawal limit,
 - b) purchase limit,
 - c) virtual purchase limit,
 - d) restrictions on use abroad and
 - e) 3D Secure Code and the associated mobile telephone number.
- (162) WebCARD limit and other settings:
- a) purchase limit for cards ordered on or before 30 September 2018, or
 - b) virtual purchase limit
 - aa) in the case of cards ordered on or after 1 October 2018, or
 - ab) in the case of cards ordered on or before 30 September 2018, where the cardholder requested setting up a 3D Secure Code,
 - c) 3D Secure Code and the associated mobile telephone number.
- (163) A 3D Secure Code and the relevant mobile telephone number may be set up for Gift (Prepaid) cards and WORLD JUDO TOUR Prepaid cards.

- (164) The lower and upper bounds of the daily limits on debit cards, their divisibility and the default ATM cash withdrawal limit are included in the prevailing Announcement applicable to the given card. The Contracting Party may stipulate the limits upon concluding the contract. If at the time of contract conclusion the Contracting Party fails to specify it, the limit will be set up as equal to
- a) the default limit published in the prevailing Announcement applicable to the given card for the ATM cash withdrawal limit,
 - b) the purchase limit published in the prevailing Announcement applicable to the given card for the purchase limit.
- (165) In the case of retail forint debit cards, the ATM cash withdrawal limit and the purchase limit may be permanent or time-limited. The permanent limit may be specified by the Contracting Party upon contract conclusion.
- (166) The virtual purchase limit must always be a permanent value.
- (167) The permanent limit is the default value that the Contracting Party sets the daily limit to. The set limit is valid until such time as the customer changes it to a time-limited value or another permanent value.
- (168) The time-limited limit is the value to which the Cardholder may modify the limit for a given time interval, based on local time in Hungary. Its amount must not be lower than the minimum or higher than the maximum value applicable to the given card, as specified in the prevailing Announcement. When the specified time is over, the limit is automatically reset to the permanent limit. Following the modification of the limit, the newly set limit becomes valid and continues in effect for the term specified. If a new day starts within the term set in local time (i.e. midnight is included) and the time limit has not yet expired, the set amount becomes accessible once again until the expiry of the time limit. Within one and the same day, the values of permanent and time-limited limits are not added up. Any amount used in a day reduces the limit available at any time.
- (169) The customer may modify permanent and time-limited limits via various channels. The channels and the effect of the limit modification are described in Section III.10.9 on the "Modification of limits and other settings".
- (170) The modification of limits and card use abroad is subject to a transaction fee published in the prevailing Announcement applicable to the given card.
- (171) The persons authorised to modify limit and other settings are
- a) the Cardholder or the Contracting Party in the case of the Primary Card,
 - b) the Contracting Party in the case of an Additional Card; the Guardian acting on behalf of the Account Holder in the case of an account held for a person under guardianship.

III.9 TeleCode

III.9.1 TeleCodes for retail debit cards

- (172) By default, the TeleCode for a retail debit card will be the last 3 digits of the card account number if
- a) the cardholder did not specify a TeleCode when ordering the card, or
 - b) the cardholder was unable – due to technical reasons – to specify a TeleCode when ordering the card.
- (173) The changing of the TeleCode may be requested only by the cardholder
- a) at a POS terminal in a branch, with the help of a branch employee,
 - b) at an OTP forint ATM,
 - c) via the OTPdirekt automated telephone service, with the latest TeleCode of the card,
 - d) in the case of primary cards: via the OTPdirekt internet service, provided that they have a valid contract for the service,

- e) in the case of primary cards: via the OTPdirekt SmartBank service, provided that they have a valid contract for the service,
- f) in the case of primary cards: via the OTP Internetbank service, provided that they have a valid contract for the service and
- g) in the case of primary cards: via the OTP Mobile Application service, provided that they have a valid contract for the service.

III.9.2 TeleCodes for prepaid cards

- (174) By default, the TeleCode for a prepaid card will be the last 3 digits of the card number.
- (175) The changing of the TeleCode may be requested only by the cardholder
 - a) at a POS terminal in a branch, with the help of a branch employee,
 - b) at an OTP forint ATM,
 - c) via the OTPdirekt automated telephone service, with the latest TeleCode of the card.

III.10 Permitted card transactions

III.10.1 Common rules

- (176) Cards may be used subject to charging the Transaction fee stipulated in the prevailing Announcement applicable to the given card (except for transactions performed to provide cover for the card or payments to other accounts), for
 - a) cash withdrawal,
 - b) purchase with cash withdrawal transaction,
 - c) payment for purchases,
 - d) cash payments into a card account at a POS terminal or an ATM accepting instant deposits,
 - e) balance checks,
 - f) changing the PIN code,
 - g) purchase transactions at ATMs,
 - h) limit modification,
 - i) the use of OTPdirekt services,
 - j) customer identification.
- (177) The fees for the following card transactions are set out in the following Announcements:
 - a) transactions to provide cover for the card: the prevailing Announcement applicable to the card account of the person initiating the transaction,
 - b) payments at an ATM accepting prompt deposits to third-party accounts, i.e. accounts other than the card account: the prevailing Announcement on payments into accounts other than the card account underlying the card used for the deposit at the ATM.
- (178) The authorisation centre of the Bank shall reject Transactions forwarded to it if
 - a) the Card was blocked or cannot be used for other reasons, and
 - b) with the exception of cash deposits, the amount of the Transaction exceeds
 - ba) the balance of the Card Account, or
 - bb) the limits set for the Card.
- (179) The balance of the Card Account is the disposable positive balance recorded in the Bank's Card Account– management system, also considering the credit lines related to the Card Account, if any.
- (180) If several Cards belong to a single Card Account, the balance thereof will be changed by any Transaction initiated with any of the Cards.
- (181) The Bank will automatically post to the Card Account the Transactions performed with the Card as well as the fees, charges and other items related to the Card. The accounting rules that differ from the provisions of the relevant statutory regulations and other rules imposed on the Bank are specified in the Contractual Terms and Conditions.
- (182) It is the obligation of the Contracting Party to provide the funds, on a continuous basis, on the Card Account for the settlement of Transactions performed with the Card, and for the related fees,

charges and other items, in accordance with the Contract. If no sufficient funds are available on the Card Account, the Bank shall proceed in line with the provisions of the relevant contracts and other regulations.

- (183) Cash withdrawals and purchases made with the Card shall be debited within 3 working days after the Bank obtaining knowledge thereof.
- (184) The Cardholder may not withdraw the payment order or payment transaction made with the Card unless the amount was not specified at the time of the payment order or the payment transaction.
- (185) The Bank is entitled to make corrections regarding its own erroneous credit and debit entries, without the need for specific instructions on the part of the Account Holder. It shall send to the Account Holder a correction note, specifying the cause of the correction.

III.10.2 Cash withdrawals

- (186) The Card may be used for cash withdrawal
 - a) from ATMs,
 - b) at POS terminals in a branch,
 - c) at cash points at a point of sale.
- (187) Transactions initiated at branch POS terminals are deemed cash withdrawals.
- (188) Cash may be withdrawn up to the balance of the Card Account, not exceeding the cash withdrawal limit.
- (189) The currency of the cash withdrawal is always defined by the rules of the given country; in Hungary, cash may be withdrawn with a card from ATMs, in a branch or at a cash point in forints. Exception: euros may be withdrawn from euro ATMs operated by OTP.
- (190) At present, the post offices of the Hungarian Postal Service and the branches of the Hungarian State Treasury qualify as cash points in Hungary.
- (191) Branches other than the home branch may limit the amount of cash that may be withdrawn by card.
- (192) Cash withdrawals at contactless-enabled ATMs may also be performed as contactless transactions, but always with CVM checking.
- (193) No cash withdrawal can be performed with webCARDS.

III.10.3 Purchase with cash withdrawal

- (194) At a merchant point of acceptance, POS terminal or — where it is indicated by the logo — during online purchases, cash may be withdrawn up to a maximum amount of HUF 20,000. In the case of a purchase with cash withdrawal transaction, the merchant is entitled to define a minimum purchase amount.
- (195) The transaction is debited to the card account as a single sum, and the cash withdrawal amount is specified separately in the transaction data.
- (196) The amount of the purchase with cash withdrawal reduces the daily purchase limit.
- (197) No purchases with cash withdrawal may be performed with the following cards:
 - a) Mastercard Online Junior Start Card and Mastercard Online Junior Start Private Card,
 - b) webCARD,
 - c) Retail Mastercard Foreign Currency Card,
 - d) Gift (Prepaid) card and
 - e) WORLD JUDO TOUR Prepaid card.

(198) From 15 December 2015, purchase with cash withdrawal transactions may also be performed as contactless transactions, always with CVM checking.

III.10.4 Payment of consideration (payment for purchased goods/services)

(199) The Card may be used to pay for purchases

- a) a) in person at a POS terminal or, with suitable cards, via an imprinter,
- b) at ATMs,
- c) with Cards suitable for this purpose, in the case of orders made over the phone, by mail or online.

(200) Payments for purchases may be made up to the balance on the Card Account or the daily purchase limit specified in the Contract:

- a) if no virtual limit has been set up for the card, the following may be transacted up to the purchase limit:
 - aa) purchase transactions with Card present, i.e. where the card or the device carrying the card data is physically present: purchases at merchants' POS terminals and ATMs, and
 - ab) Card not present purchase transactions: purchases made over the phone, by mail or online.
- b) if a purchase limit and a virtual purchase limit are both set up for the card:
 - ba) purchase transactions up to the purchase limit may be carried out as Card present, i.e. where the card or device carrying the card data is physically present: purchases at merchants' POS terminals and ATMs, and
 - bb) Card not present purchase transactions may be carried out up to the virtual purchase limit: purchases made over the phone, by mail or online.

(201) In the case of payment for purchases, pre-authorisation is also possible.

(202) Certain purchase transactions may be performed via the forint ATMs operated by the Bank, the detailed conditions of which are included in the prevailing Announcement applicable to the given card.

(203) Procedure for transactions performed with VISA cards at automated petrol stations, in accordance with the rules prescribed by the VISA international card organisation:

- a) In the case of transactions performed in Europe, the forint equivalent of the amount selected by the Cardholder is reserved on the card account. If the amount selected by the Cardholder is not available on the card account, the Bank shows the disposable balance in the pre-authorisation response, which can be accepted or rejected by the Cardholder. If accepted, the available balance is reserved on the card account.
- b) Outside Europe, the forint equivalent of USD 100 will be reserved on the card account for chip transactions and USD 75 for non-chip transactions, irrespective of the amount selected by the Cardholder.

The reservation is released when the definitive transaction amount is debited.

(204) In compliance with the requirements of the Mastercard International Card Organisation, where a Card present purchase transaction with a Maestro or Mastercard card is initiated, and provided that the merchant supports this functionality, the purchase may be paid in part with the card and in part otherwise (e.g. in cash or with a different card) if the balance on the card account does not cover the full amount of the purchase transaction. The Bank shows the balance available for purchases in the authorisation response, which can be accepted or rejected by the Cardholder. If accepted, the available balance is debited to the card account.

III.10.4.1 Payment for purchases in the case of orders submitted over the phone, by mail or online

(205) This Transaction can be performed by specifying the Card number and expiry date, as well as other data requested by the Merchant, in compliance with the rules of the international card organisations and the acquiring bank that is the contractual partner of the Merchant.

(206) Effective from 1 January 2021, the following is mandatory when making a purchase online:

- a) in the case of retail debit cards, entering the 3D Secure Code and the TeleCode, or confirming the transaction in the Cardholder's OTPdirekt SmartBank service,
- b) in the case of prepaid cards, entering the 3D Secure Code where the merchant
- c) use the card acquiring services of a payment services provider within the European Union or
- d) use the card acquiring services of a payment services provider outside the European Union but employ the 3D Secure Code service.

The Bank will reject purchases initiated at such a merchant if during the purchase

- a) in the case of retail debit cards
 - aa) the 3D Secure Code and the TeleCode are not entered, or
 - ab) the transaction is not approved via the Primary Cardholder's OTPdirekt SmartBank service, or
 - ac) the TeleCode entered is the default one,
- b) in the case of prepaid cards, the 3D Secure Code is not entered.

The OTPdirekt SmartBank service may be used for confirming an online transaction only if the 3D Secure Code service has been set up for the card and if the Cardholder can access the account underlying the given card via the OTPdirekt SmartBank service.

- (207) Orders on goods / services may be cancelled or received / used in compliance with the relevant customs and other regulations, the rules applicable to the Bank, and the rules defined by the Merchant.
- (208) This is a virtual Transaction, as neither the Cardholder nor the Card is present. In the course of such Transactions, no point of acceptance shall be entitled to request
 - a) a PIN code in the case of online purchases,
 - b) a PIN code and a TeleCode in the case of purchases by telephone or letter.
- (209) If the Cardholder provided their card number for a subscription contract and they no longer wish to use the subscription, or they have blocked their card, they shall forthwith cancel the subscription or settle it otherwise with the relevant service provider.
- (210) The Bank does not assume any responsibility for the data specified by the Cardholder when placing orders.
- (211) In the case of items registering as internet purchases, the floor limit of the online transactions performed with the card is zero forints, i.e. all internet purchases are authorised. During the authorisation, the Bank rejects any uncovered items.
- (212) Payments arising from the unauthorised use of the Card shall be cancelled upon the customer's request and the amount paid as a result of such transaction will be credited to the Account.
- (213) No order by mail or over the phone can be performed with a webCARD or WORLD JUDO TOUR Prepaid card; the Bank will reject these transactions. These purchases will also not be authorised if, even though they were initiated online, the authorisation centre receives them with a designation other than "online".

III.10.4.2 Contactless payment for purchases

- (214) At POS terminals of merchants accepting contactless cards, the contactless transactions performed up to the Contactless card limit are authorised, by default, without the identification of the Cardholder with a CVM check. Contactless transactions for amounts above the contactless card limit may be carried out with a CVM check, except for the following: it is not mandatory to enter the PIN code when paying for travel fare or parking at an unattended terminal.
- (215) In the case of contactless transactions, the issuance of the Transaction slip is optional; thus the point of acceptance issues the cardholder's transaction slip at the Cardholder's request.
- (216) A special, non-modifiable Contactless Card limit is linked to the Contactless Card, restricting the contactless transactions, the value of which is included in the prevailing Announcement applicable to the given card.

III.10.4.3 Paying for bets on games of chance

- (217) The following cards may not be used for the settlement of consideration for bets on games of chance:
- a) Account Card,
 - b) Mastercard Online Junior Start Card and Mastercard Online Junior Start Private Card,
 - c) Mastercard Online Junior Card and Mastercard Online Junior Private Card,
 - d) Mastercard Online Junior ISIC Card, and
 - e) PTE MCO Junior Card.
- (218) The following cards must not be used for paying for bets on games of chance at ATMs operated by OTP Bank:
- a) Gift (Prepaid) card and
 - b) WORLD JUDO TOUR Prepaid card.

III.10.5 Cash deposit

- (219) The Card may be used for depositing cash
- a) at ATMs accepting instant deposits operated by the Bank in the territory of Hungary, and
 - b) at POS terminals in OTP branches in Hungary and the post offices of the Hungarian Postal Service.
- (220) Cash deposits at contactless-enabled ATMs may also be performed as contactless transactions, always with CVM checking.
- (221) No cash deposit transaction can be performed with the following cards:
- a) Retail Mastercard Foreign Currency Card,
 - b) webCARD,
 - c) Gift (Prepaid) card and
 - d) WORLD JUDO TOUR Prepaid card.

III.10.5.1 Cash deposits at ATMs accepting instant deposits

- (222) Using a retail forint debit card and the PIN code, cash may be paid in, without using an envelope,
- a) to the card account or
 - b) to a third-party account, i.e. a payment account or deposit account with OTP Bank, as specified by a cardholder above the age of 18 during the payment transaction, to which deposits at a branch cash desk are also allowed. The accounts excepted are set out in the prevailing Announcement on payments into accounts other than the card account underlying the card used for deposits at ATMs.
- (223) The deposited amount will be immediately available on the bank account for executing payment transactions (available balance), but it will be booked to the account, with the date of the deposit as value date, only on the banking day following the deposit at the earliest.
- (224) Coins are not accepted for deposit at ATMs, only forint banknotes. It is not permitted to bind, staple or stick together the banknotes to be deposited.
- (225) If the banknotes deposited are suspected to be counterfeit, the ATM will retain the suspected counterfeit banknotes and print a retention slip. The depositing of genuine banknotes will continue. If the National Bank of Hungary (MNB) inspects and finds the suspected counterfeit banknote to be valid, the amount of the banknote will be retroactively credited to the Card Account.
- (226) The maximum amount of cash that may be deposited in a single transaction
- a) is contained in the prevailing "Announcement on the Tariffs Applicable to the Distribution of Banknotes and Coins".
 - b) forint banknote quantities: maximum 200 banknotes or fewer may be placed in the ATM, depending on the condition of the banknotes.

- (227) With deposits to a third-party account, if the intended deposit amount
- a) is smaller than the sum of the banknotes placed in the ATM and found to be genuine by the ATM: the intended deposit amount is credited to the third-party account and the variance to the card account. The fees for crediting the variance are set out in the prevailing Announcement on payments into accounts other than the card account underlying the card used for deposits at ATMs.
 - b) and the sum of the banknotes found by the ATM to be genuine differ by more than HUF 20,000, the deposit transaction will be aborted.

III.10.5.2 Depositing cash at POS terminals

- (228) This Transaction can be performed with the use of the Card and the PIN code.
- (229) Only HUF may be deposited at the POS terminals installed in OTP branches in Hungary and the post offices of the Hungarian Postal Service.
- (230) The deposited amount will be immediately available on the bank account for executing payment transactions (available balance), but it will be booked in accordance with the following:
- a) if deposited at a branch, it will be booked on the day of the deposit but no later than on the banking day following the deposit, with the date of the deposit as value date.
 - b) if deposited at a post office, it will be booked at the earliest on the banking day following the deposit, with the date of the deposit as value date.

III.10.6 Balance checks

- (231) The card can be used for checking the balance of the account related to the card, subject to charging the transaction fee published in the prevailing Announcement applicable to the given card via
- a) ATMs,
 - b) via the OTPdirekt automated telephone service and the OTPdirekt telephone assistance service,
 - c) POS terminals at the post offices of the Hungarian Postal Service and the branches of OTP Bank, and
 - d) *only with a Gift (Prepaid) card or a WORLD JUDO TOUR Prepaid card* on OTP Bank's website.
- (232) No balance checks can be made by
- a) webCARDS via ATM and POS terminals, and
 - b) WORLD JUDO TOUR Prepaid cards via POS terminals.
- (233) No balance checks can be made via the POS terminals at the post offices of the Hungarian Postal Service with the following cards:
- a) Gift (Prepaid) card and
 - b) WORLD JUDO TOUR Prepaid card.
- (234) In the case of balance checks performed with euro cards at OTP's forint ATMs, OTP branch and post office POS terminals, the balance of the Card Account will be displayed in forints, calculated at the first FX sell rate quoted by OTP on the day of the balance check.
- (235) In the case of balance checks performed with forint cards at OTP's euro ATMs, the balance of the Card Account will be displayed in euros, calculated at the first FX buy rate quoted by OTP on the day of the balance check.
- (236) Balance checks at contactless-enabled ATMs may also be performed as contactless transactions, always with CVM checking.

III.10.7 Changing the PIN code

- (237) At ATMs operated by the Bank and suitable for this purpose, the Cardholder may change their PIN code to a 4-digit PIN code selected by them, subject to charging the transaction fee published in the prevailing Announcement applicable to the given card. The PIN code can be changed as

frequently as the Cardholder wishes. However, in the two months preceding the expiry of the Card, the PIN code cannot be changed (the Cardholder's attention is called to this fact on the ATM screen). The changed PIN code is carried over to the Renewed Card issued due to the expiry of the old card. Replacement Cards are supplied to the Cardholder with a new PIN code.

III.10.8 Purchase transactions available at ATMs

- (238) At ATMs operated by the Bank, cards may be used for performing transactions offered by the ATM and qualifying as purchase transactions as published in the prevailing Announcements applicable to the given card (e.g. settlement of public utility bills, top-up of SIM cards, bets on Szerencsejáték Zrt. games of chance).
- (239) Purchases at contactless-enabled ATMs may also be performed as contactless transactions, always with CVM checking.
- (240) No purchases at ATMs may be performed with a webCARD.

III.10.9 Modification of limits and other settings

- (241) Retail debit cards offer the possibility to modify card limits and other settings in the following channels
 - a) at the branch,
 - b) at ATMs operated by OTP Bank: the purchase limit of retail forint debit cards, except for webCARDS, Mastercard Online Junior Start Cards and Mastercard Online Junior Start Private Cards,
 - c) using the OTPdirekt internet service: retail debit card limits and other settings, except with: Mastercard Online Junior Start Card and Mastercard Online Junior Start Private Card,
 - d) using the OTPdirekt telephone assistance service: retail debit card limits and other settings, except with: Mastercard Online Junior Start Card and Mastercard Online Junior Start Private Card,
 - e) using the OTPdirekt SmartBank service: retail debit card limits and other settings, except with: Mastercard Online Junior Start Card and Mastercard Online Junior Start Private Card,
 - f) using the OTP Internetbank service: retail forint debit card limits and other settings, except with: Mastercard Online Junior Start Card and Mastercard Online Junior Start Private Card,
 - g) using the OTPdirekt Mobile Application service: retail forint debit card limits and other settings, except with: Mastercard Online Junior Start Card and Mastercard Online Junior Start Private Card,
 - h) via the Private Banking recorded telephone line, only for the debit cards on retail accounts of Premium Private Banking, Private Banking and Direct Private Banking customers.
- (242) Purchase limit modification at contactless-enabled ATMs may also be performed as contactless transactions, always with CVM checking.
- (243) The limits and other settings on Mastercard Online Junior Start Cards and Mastercard Online Junior Start Private Cards may be modified only in branch.
- (244) The Gift (Prepaid) card and the WORLD JUDO TOUR Prepaid card:
 - a) the limits and the restriction(s) on use abroad cannot be altered.
 - b) setting up a 3D Secure Code and changing the related mobile telephone number may be requested at branches.
- (245) Limits and other settings (including the mobile telephone number for the 3D Secure Code) will enter into force immediately after the modification. The last limit and other settings will be in force at all times.
- (246) The rules pertaining to the limit modifications via the OTPdirekt service are included in the prevailing Announcement on the "OTPdirekt services rendered to retail customers".

(247) The rules on limit modifications via the OTP Internetbank service and the OTP Bank Mobile Application service are set out in the prevailing "Announcement on OTP Bank Digital Services - for Retail Customers".

III.10.10 Transactions performed to provide cover for the card

(248) No transaction for providing cover for the card may be initiated with:

- a) Mastercard Online Junior Start Cards or Mastercard Online Junior Start Private Cards,
- b) Account Cards,
- c) Retail Mastercard Foreign Currency Cards,
- d) Gift (Prepaid) card and
- e) WORLD JUDO TOUR Prepaid card.

(249) Cards unsuitable for receiving transactions performed to provide cover for a card:

- a) Retail Mastercard Foreign Currency Card,
- b) Gift (Prepaid) card and
- c) WORLD JUDO TOUR Prepaid card.

(250) The transaction is governed by the prevailing "Retail OTPdirekt Business Regulations" and the prevailing "Announcement on OTPdirekt services rendered to retail customers".

III.11 Using the card for personal identification

III.11.1 The basis of personal identification

(251) Based on the personal identification performed with retail forint debit cards/account cards, the Account Holder can dispose over their retail forint accounts held with the bank.

(252) By presenting the Card and the related code, the Cardholder can confirm their personal identity with equivalent force to presenting a public deed suitable for personal identification or his signature specimen provided to the Bank.

(253) The identification of the Cardholder takes place through the identification of the Card Account and the Account based on which the Cardholder can exercise their right of disposal over all those accounts held with the Bank that are subject to their independent right of disposal.

(254) Personal identification by the Card is always free of charge.

(255) The identity of the Cardholder is established

- a) with a Card issued by the Bank or
- b) in the below-specified cases, by an authentic instrument suitable for personal identification.

(256) If necessary, the Bank may examine the specimen signature provided by the Cardholder for the purposes of personal identification.

(257) Personal identification is not possible with a webCARD, a Gift (Prepaid) card or a WORLD JUDO TOUR Prepaid card.

III.11.2 Process of personal identification

(258) If the Cardholder visits the Bank in person, they are identified primarily by their Card and its PIN.

(259) Personal identification is done by showing a suitable public deed in the following cases:

- a) in respect of certain Cards, in the case of legal transactions and legal declarations affecting the Account, Card Account or other accounts, and related to the Card, as specified in the prevailing Announcement applicable to the given card,
- b) if the Cardholder does not have the Card on them or the Cardholder expressly requires such identification,
- c) if in the course of checking the customer's signature, the Bank's administrator is in doubt about the personal identity of the Cardholder,

- d) during the modification of the static data related to the Account Holder,
- e) upon receiving the Card,
- f) upon the return of a withdrawn/retained Card,
- g) if this is required for the settlement of a bank card Transaction,
- h) upon concluding an individual legal declaration (contract) related to the OTPdirekt service and an overdraft facility, and
- i) in the case of instructions related to legal relationships outside the account, in accordance with the relevant regulations,
- j) in addition to checking the Contracting Party's signature, upon the occurrence of the below-specified objective conditions:
 - ja) the Cardholder is not yet in possession of a Card that has already been ordered,
 - jb) the Card is provably unfit for proper use,
 - jc) the Card has been destroyed,
 - jd) the Card has been lost or stolen,
 - je) the Cardholder is unable to enter the PIN code of the Card.

(260) In view of the fact that the possession of the Card and the provision of the related PIN code – except for transactions made over the phone, by mail or online – unambiguously identify the Cardholder, personal identification with a bank card confirms that the customer present is entitled to dispose over the account. If an order also requires a signature, the bank will verify it in accordance with the rules of the account contract.

(261) Personal identification in the branch is done in compliance with the rules specified by the Bank.

(262) The Bank shall keep a copy of the Documentary Evidence of personal identification and handle it as provided in the Cardholder's legal transaction / representation made on the basis of identification.

- (263) The Bank's administrator may retain the Card, if
- a) the POS terminal used for personal identification gives an instruction to this effect, or
 - b) despite their call to this effect to the Cardholder, the latter is unable to provide other authentic evidence of his identity.

IV. OTPdirekt SERVICES AND DIGITAL SERVICES

(264) The OTPdirekt services available to debit card users are regulated in the prevailing "Retail OTPdirekt Business Regulations" and the prevailing "Announcement on OTPdirekt services rendered to retail customers".

(265) With a Retail Mastercard Foreign Currency Card, a webCARD, a Gift (Prepaid) card or WORLD JUDO TOUR Prepaid card, only the OTPdirekt automated telephone service may be used.

(266) The Digital services available to forint debit card users are regulated in the prevailing "OTP Bank Digital Service Contract Business Regulations" and the prevailing "OTP Bank Digital Services – Announcement for retail customers".

V. SPECIAL PROVISIONS APPLICABLE TO CERTAIN CARDS

(267) The rules in these Business Regulations shall be applicable to certain cards listed in this Section with the following derogations:

V.1 Special provisions applicable to Private Cards

(268) Upon applying for Private Cards, the Contracting Party must also attach a signed copy of the Declaration on the general conditions applicable to image upload.

(269) Based on the Declaration on the general conditions applicable to image upload related to Private Cards, the Bank may reject the Private Card application if the image to be used is, in the Bank's

judgement, contradictory to the Declaration, does not comply with any of the rules specified therein or breaches the regulations of the international card organisations in any way.

- (270) If the applicant of a Private Card fails to upload their photo on the Bank's website within 15 calendar days of the submission of their card application at the branch, the Bank shall provide a card of the requested type with a card image design pre-specified by the Bank.
- (271) The Bank does not store the image after the application for the Private Card; therefore it calls upon the Cardholder 90 days before the card expiry to upload an image for their future renewed card.
- (272) The Bank provides the Cardholder with the renewed card as follows:
- a) If a Cardholder would like the renewed card replacing their expiring card to carry their photo, the Cardholder should, not later than by 50 calendar days before the expiry of their card, upload a new (or the old) card image on the application interface on the Bank's website, specifying their old card number.
 - b) If the Cardholder fails to upload a photo to the website, their renewed card will be produced with a card image defined by the Bank in advance.
- (273) The Bank bears no liability for any claim by third parties in respect of the images appearing on the Private Card or for the quality of the image on the Private Card.

V.2 Special provisions on Mastercard Private Banking Limited Edition cards and Mastercard Premium Private Banking Limited Edition cards

- (274) Information about the services related to the card is provided to the Account Holder in documentation produced by the Bank and delivered to the Account Holder at the time of concluding the contract.
- (275) A request to block a Mastercard Premium Private Banking Limited Edition card or a Mastercard Premium Private Banking Limited Edition card may be reported to the Private Banking contact person, through the Gold Card HelpDesk and in the manner specified in these Business Regulations.
- (276) The amount of the annual fee to be debited corresponds to the annual fee published in the following announcements, in force 12 months before the due date of the fee:
- a) "Announcement on Mastercard Private Banking Limited Edition Cards" in the case of Mastercard Private Banking Limited Edition cards,
 - b) "Announcement on Mastercard Premium Private Banking Limited Edition Cards" in the case of Mastercard Premium Private Banking Limited Edition cards.

V.3 Special provisions applicable to Multipont Mastercard Premium cards

- (277) Upon the Contracting Party's request, the Bank will provide the Cardholder with a Multipont Mastercard Premium card if the conditions stipulated in the Contracting Conditions Section of the prevailing "Announcement on Multipont cards" apply.
- (278) The Bank will not charge the annual fee of the Multipont Mastercard Premium card if the sum of the purchases performed with the Multipont Mastercard Premium card reaches or exceeds the amount published in the prevailing "Announcement on Multipont cards" in the 12 months preceding the charging of the fee, as follows:
- a) The aggregation of purchase transactions commences on the card issue date in the year when the card is produced, otherwise on the first day of the month following the card anniversary date.
 - b) The aggregation of purchase transactions ends on the day of card termination if the card is terminated, otherwise on the card anniversary date.
 - c) In the year of issue of the Replacement Card, the purchases made with the Replacement Card and with the replaced card are aggregated.
 - d) The prescribed purchase total must be achieved separately with the expiring card and with the automatic renewed card, which is produced to replace the expiring card.

(279) The Bank will charge the annual fee of the Multipont Mastercard Premium card if the sum of the purchases performed by the Multipont Mastercard Premium Card falls short of the amount published in the prevailing "Announcement on Multipont Cards". The amount of the annual fee to be debited corresponds to the annual fee published in the "Announcement on Multipont Cards" in force 12 months before the due date of the fee.

(280) Upon the termination or expiry of the contract related to Multipont Mastercard Premium cards, the Bank will be entitled to the pro rata consideration for the services de facto fulfilled in accordance with the contract if the sum of the purchases performed with the Premium card falls short of the amount published in the prevailing "Announcement on Multipont Cards" and proportional to the fulfilled services.

V.4 Special provisions applicable to MCO ISIC cards

(281) Ordering an MCO ISIC card requires uploading a standard-size passport photo to the bank's website (www.otpbank.hu).

(282) If the applicant of the MCO ISIC Junior Card or the MCO ISIC Card fails to upload their passport photo on the Bank's website and do not submit a statement of their full-time student status within 15 calendar days of the submission of their card application in the branch, the Bank shall provide, depending on the account type, a Mastercard Online Junior Card or a Mastercard Online Card to the customer concerned.

(283) In the case of MCO ISIC cards, the Bank does not store the passport photo after the card application, therefore the Bank will provide the Cardholder with the renewed card as follows:

- a) 90 days before the expiry of the MCO ISIC card, the Bank will notify the Cardholder — in the case of Additional Cards the Account Holder — of the expiry of the card at the email address belonging to the account.
- b) If instead of their expiring Card the Cardholder would like to have an MC ISIC card as renewed card, they should upload a new (or old) passport photo, not later than 50 calendar days before the expiry of their card, on the application page on the Bank's website, specifying their old card number, and make a declaration, acknowledging their legal liability, that their full-time student legal relationship will remain in force in the next 90 days as well.
- c) If the Cardholder fails to upload the passport photo to the website, a card of the type published in the prevailing "Announcement on Retail forint-denominated cards" will be issued to them, subject to charging a fee.

V.5 Special provisions applicable to webCARDS

(284) The webCARD is virtual card of Mastercard type, which is not produced in physical form. In the case of new, replacement or renewed cards, the Cardholder may inquire on the data in

- a) the "Bank cards and credit cards / webCARD data" menu item of the OTPdirekt internet service,
- b) in the "Bank cards" menu item of the OTPdirekt SmartBank service,
- c) the "Bank cards and credit cards / webCARD data" menu item of the OTP Internetbank service and
- d) the "My Cards" menu item in the OTP Bank Mobile Application.

(285) The Bank informs the customer about the issuance of the card by sending a message to their mailbox in the OTPdirekt internet service and the OTP Internetbank service. The card data are as follows:

- a) Cardholders' name
- b) Card number
- c) Expiry date: month/year
- d) CVC2 code

(286) The webCARD Account is a separate account dedicated to internet purchases for accounts designated in the following Announcements:

- a) the prevailing Announcement on the "Fees and interest rates applicable to Retail payment accounts (bank accounts)",

- b) the prevailing "Smart Account Package Announcement — for contracts concluded on or before 31 December 2014",
 - c) the prevailing "Smart Account Package Announcement — for contracts concluded on or after 1 January 2015",
 - d) the prevailing Announcement on the "Interest rates and fess applicable to retail Basic Account and Junior Account",
 - e) the prevailing Announcement on the "Interest rates, costs and fees applicable to the private banking sector",
 - f) the prevailing Announcement on the "Interest rates, costs and fees applicable to the priority private banking sector" and
 - g) the prevailing Announcement on the "Interest rates, costs and fees applicable to the direct private banking business line",
- (287) There is no PIN code for the webCARD.
- (288) The webCARD may only be used with the assistance of a technical device providing access to the internet, for payment for purchases at an online merchants.
- (289) The webCARD can be used for payment for purchases with the assistance of a computer, upon making orders at online merchants.
- (290) Payments for purchases may be made up to the balance of the webCARD account, except when making advance payments. If the Cardholder uses their webCARD to subscribe to a product or service, the Bank will be entitled to debit the periodic subscription fees, without examining the rightfulness thereof, to the webCARD account; it is the Account Holder's responsibility to ensure that the funds for the fee to be debited are available on the webCARD account. The subscription fee, the due date of the fee and the expiry of the subscription are included in the contract concluded between the Cardholder and the merchant.
- (291) The Bank performs the funds check and authorises the transaction at the exchange rate prevailing on the transaction date, and calculated in accordance with the provisions of Section III.5.1 on Exchange rates of forint-denominated cards in Part I of these Business Regulations. Due to the exchange rate movements between the transaction date and the date of the debit entry, the amount of the debit entry may depart, either in a positive or a negative direction, from the amount authorised on the transaction date. As a result of a negative change in the exchange rate, the balance of the webCARD account may be negative after the debiting of the transaction.
- (292) The Cardholder may pay only for de facto purchases and services with their webCARD.
- (293) The authorisation centre of the Bank shall reject Transactions forwarded to it if
- a) the webCARD was blocked or cannot be used for other reasons, and
 - b) the Transaction amount exceeds the balance of the card account,
 - c) the Transaction was initiated with a designation other "online".
- (294) The Bank automatically charges the Transactions carried out with the Card to the webCARD account. The Bank will charge the fees, charges and other items related to the Card automatically to the payment account of the given account package. The accounting rules that differ from the provisions of the relevant statutory regulations and other rules imposed on the Bank are specified in the Contractual Terms and Conditions.
- (295) The Contracting Party undertakes to provide on the webCARD account the funds necessary for the settlement of all transactions carried out with the Card, in accordance with the Contract. If there are no funds or there are insufficient funds on the webCARD account, the Bank shall proceed in accordance with the relevant contracts and other rules.
- (296) The Bank shall not mail the account statement on the transactions carried out on the webCARD account. The transactions on the webCARD account in the previous 3 months may be checked in the OTPdirekt internet service or the OTP Internetbank service; transactions earlier than that may be checked in the webCARD account statement available via the OTPdirekt internet service and the

OTP Internetbank service; alternatively, upon a separate written request, information may be received in the branches or from the call centre.

V.6 Special provisions applicable to Gift (Prepaid) cards

- (297) The Gift (Prepaid) card is
- a) in the case of cards issued on or before 30 September 2018, a contactless-enabled Maestro prepaid card with chip and magnetic stripe,
 - b) in the case of cards issued on or after 1 October 2018, a contactless-enabled Mastercard prepaid card with chip and magnetic stripe,
- (298) It is not necessary to open an account for the Gift (Prepaid) Card.
- (299) In the case of Gift (Prepaid) cards, the conclusion of the contract is not conditional upon the checking of the Contracting Party's and the Cardholder's financial standing.
- (300) The Bank provides the Contracting Party with the Gift (Prepaid) Card immediately after contract conclusion, subject to paying the package fee in the amount stipulated in the prevailing Announcement on "Gift (Prepaid) cards in the case of contracts concluded after 1 March 2014".
- (301) The Cardholder's name is not shown on the front of the Card.
- (302) The card is inactive; it will be activated by the Bank in the branch after the Cardholder has signed the contract and the card on the signature stripe. The signature must correspond to the signature shown in the personal identification document, otherwise the Bank will accept no liability for identification problems occurring upon card acceptance.
- (303) The Card, together with the related PIN code, will be delivered to the Contracting Party after contract conclusion; it is the obligation of the Contracting Party to ensure that the Cardholder receives them intact.
- (304) No limits or constraints on use abroad can be set or modified for Gift (Prepaid) cards; the cards may be used globally, up to the balance on the card account.
- (305) No cash withdrawals or cash deposits may be made with the Gift (Prepaid) card in branch or at cash points.
- (306) The Bank does not send account statements to the Cardholder on the account underlying the Gift (Prepaid) card. Upon the customer's request, the Bank will provide the customer with the account statements in any branch.
- (307) The Gift (Prepaid) Card Contract will automatically terminate when the card expires if there is no residual amount on the account. If after the expiry of the card there is a residual amount on the account and the Cardholder fails to claim it, the Bank will charge a closing fee in the amount and with the due date specified prevailing Announcements on "Gift (Prepaid) cards in the case of contracts concluded before 1 March 2014" and on "Gift (Prepaid) cards in the case of contracts concluded after 1 March 2014", which will reduced the balance of the account. If the amount on the account runs to zero, the contract will be terminated.
- (308) After blocking the Card, the Bank will pay the amount on the Account, after deducting the due costs, to the Cardholder.

V.7 Special provisions applicable to Prepaid Maestro PayPass cards

- (309) Card account: The prepaid account underlying the card, which was accessible only by the card. The transactions and the fees are charged to this account.
- (310) Account Statement: The Bank sends no paper-based account statements to the Cardholder on the transactions with the Prepaid Maestro PayPass card.

- (311) Withdrawal of the card: the ATM or the merchant may withdraw the Card if the Card has expired. If a card has expired, the Cardholder may withdraw the amount remaining on the card account in person in any branch.
- (312) Closing fee: charged by the Bank monthly after the expiry of the card, if there is a residual amount on the card account.
- (313) Contract termination: The Prepaid Maestro PayPass card contract terminates when the card expires if there is no positive balance on the card account. The Cardholder may withdraw the residual amount free of charge in the branch, without a card, provided that they present the Contract.

V.8 Special provisions applicable to WORLD JUDO TOUR Prepaid cards

- (314) The WORLD JUDO TOUR Prepaid Card is a prepaid bank card, equipped with chip, magnetic stripe and contactless function, delivered in inactive form, which can be activated by the Cardholder after signing the Card Contract. The customer's name does not feature on the card. No renewed card is produced; replacement cards cannot be applied for.
- (315) Contract conclusion: the contract is concluded when the cardholder (winner) appears in person, and the cardholder and the Tied Agent fill in the Card Contract in full and sign it.
- (316) Contract termination: The WORLD JUDO TOUR Prepaid Card Contract automatically terminates upon the expiry of the Card, if there is no positive balance on the card account. If after the expiry of the card there is a residual amount on the card account, the Bank will charge a monthly closing fee. After the expiry of the card, the Cardholder may apply, via the International Judo Federation, for transferring the residual amount to the bank account specified by the Cardholder.
- (317) Card account: The prepaid account underlying the card, accessible only with the card. The transactions and the fees are charged to this account.
- (318) Card account top-up: Only branch employees are authorised to top up the account underlying the Card, at the request of the International Judo Federation, from the payment account held with the Bank.
- (319) Card activation: the Cardholder can activate the card after receipt, via the following channels
- a) via the OTPdirekt automated telephone service, in the "Card activation" menu item, by specifying the last 10 digits of the card number and the TeleCode, or
 - b) via an ATM, by the first transaction that requires a PIN, or
 - c) at the Merchant on the POS terminal, through the first purchase transaction that requires a PIN.
- (320) Account Statement: The Bank does not produce account statements on the transactions with a WORLD JUDO TOUR Prepaid Card.
- (321) Usage of the card: the card may be used
- a) worldwide at the points of acceptance carrying the Mastercard logo
 - aa) for cash withdrawal from ATMs, branches and cash points,
 - ab) for purchases at points of acceptance and for online purchases,
 - ac) for balance checks at ATMs,
 - b) for purchase transactions via OTP Bank's ATMs located in Hungary.
- (322) Limits and other settings
- a) The Bank sets no daily cash withdrawal, purchase or virtual purchase limit or restrictions for use abroad for the WORLD JUDO TOUR Prepaid Card; the Card may be used anywhere in the world up to the balance on the card account.
 - b) Contactless purchase limits:
 - ba) contactless card limit applicable in Hungary: Defines the value of a single contactless purchase transaction, which is HUF 5,000/transaction.
 - bb) contactless card limit applicable outside Hungary: Defines the value of a single contactless purchase transaction, which may vary by country.
 - c) The limits and the restriction(s) on use abroad cannot be altered.

- (323) Withdrawal, return of the card: the ATM or the merchant may withdraw the Card, if the PIN code is specified incorrectly several times, if the Card has expired or if the POS terminal displays this message. The Card will not be returned; the Cardholder may apply, via the International Judo Federation, for transferring the residual amount to the bank account specified by the Cardholder.
- (324) ID number: A number necessary for the use of the OTPdirekt automated telephone service, being the last 10 digits of the card number.
- (325) Closing fee: charged by the Bank monthly after the expiry of the card, if there is a residual amount on the card account.
- (326) The fees and charges are included in the Announcement on the WORLD JUDO TOUR Prepaid Card.

These Business Regulations enter into force on *1 March 2021*.

Budapest, *1 January 2021*

OTP Bank Plc.