

# Next step towards independence!



**Take advantage of the benefits offered by OTP Junior!**

## Dear Student,

Are you about to land your first student job? Or are you just tired of carrying cash everywhere you go and would much rather pay with a bank card or even your phone? Choose the OTP Junior account, tailored specifically to your needs.

## Why choose the OTP Junior account?\*

### Because until the age of 24:

- Account management fee: **HUF 0**
- Issuance and annual fee of the Junior card made of recycled plastic: **HUF 0**
- OTP Internet and MobileBank fee: **HUF 0**
- You can transfer electronically up to **HUF 100 000** per month free of charge (upon activation)
- ATM cash withdrawals up to HUF 150,000 twice a month, after making the necessary declaration\*\*: **HUF 0**
- Balance queries in OTP MobileBank: **HUF 0**
- You can transfer the cost of your lunch shared with friends **free of charge** if they send you a payment request
- **We provide 5-30% cashback every month** if you use your card at our partners in the OTP Junior Reward Scheme\*\*\*

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

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

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

**Further details: [www.otpjuniior.hu](http://www.otpjuniior.hu) or +36 1/20/30/70 366 6666**



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

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

\*\*\* Further details in the Program Regulations. [https://www.otpbank.hu/static/portal/sw/file/OTP\\_Kedvezmenyprogram\\_szabalyzat.pdf](https://www.otpbank.hu/static/portal/sw/file/OTP_Kedvezmenyprogram_szabalyzat.pdf)

\*\*\*\* Any credit transfer initiated through OTPdirekt via the administrator service over the phone, or using OTP Internet Bank and OTP Mobile Bank (which are part of OTP Bank's Digital Services) is considered an electronically initiated credit transfer order. This includes transfers made through the SmartBank service, card coverage, or payment initiation service providers for retail payment accounts covered under the OTPdirekt commercial bank contract.

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

# REQUEST AN OTP JUNIOR ACCOUNT OFFER FREE OF CHARGE!\*

## Account Holder

Name

Name at birth

Mother's name at birth

Type and number of the official identification document<sup>1</sup>

Registered address<sup>2</sup>

Residence permit number (if necessary)

Temporary address<sup>2</sup>

Telephone number (incl. the area code)<sup>4</sup>

E-mail address<sup>4</sup>

## Account Holder

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

Nationality

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

Address card number

Mailing address<sup>2,3</sup>

Mobile telephone no. (full)<sup>4</sup>

Debit card requested for the Junior account

☐ Mastercard® Online Junior

ATM limit: HUF ..... /day

Purchase limit: HUF ..... /day

Virtual purchase limit: HUF ..... /day

Mobile phone number of receiving the online security code<sup>5</sup>:

.....

I designate

as the branch managing the account.

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

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

You can request the modification of the purchase limit and ATM limit, and any OTPdirekt services at the branch.

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

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

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

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

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

<sup>3</sup> Only to be filled out if the mailing address is not the same as the permanent home address.

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

<sup>5</sup> Compulsory if the virtual purchase limit is higher than HUF 0.

## FURTHER INFORMATION, STATEMENT

On behalf of the undersigned account holder ....., Pursuant to Act XIX of 2014 (hereinafter: FATCA) and Act XXXVII of 2013 (hereinafter: Tax Cooperation Act) I hereby declare that I have familiarised myself with the information provided by OTP Bank and I accept it as obligatory, and

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

For US tax residency, the US tax identification number:

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

1. country of residence for tax purposes:

2. country of residence for tax purposes:

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

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

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

- ☐ Yes  
☐ No

I don't have a tax identification number:

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

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

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

Account Owner's signature

Dated (place/day/month/year)