INSTRUCTIONS FOR PAYMENT BY BANK TRANSFER, CREDIT CARD

The customers of the Hungarian State Treasury (hereinafter referred to as the "**Distributor**") can settle the purchase price of government securities by bank transfer, personally at customer services with a bank card at a POS terminal, or through the WebKincstár and MobileKincstár interfaces with a virtual POS terminal using a bank card.

Initiating a transfer to the customer (money) account held at the Distributor

In the case of a transfer initiated to the credit of the customer (money) account held at the Distributor, the relevant securities account, the Long-term Investment Account, Pension pre-savings account or the Treasury Start Securities Account's unique 3x8 digit financial identifier must be provided as the authorized account. This identifier can be found on the first page of the securities account contract among the personal data under the designation "Financial identifier of the securities account", or on the WebKincstár interface under the Settings/Customer data menu and on the Mobilkincstár platform under the Profile/Client data menu.

In the reference section of the transfer, the 8-digit number of the relevant securities account and the name of the Account Holder must be provided. These data can also be found on the first page of the account contract.

The settlement of the purchase price of government securities issued in euro by bank transfer is different from transfers in Hungarian forint, for more information on this, please refer to the document titled "Special Terms and Conditions for government securities issued in euro".

The Distributor performs the investment of the transferred amount solely based on the customer's separate authorization for this purpose (purchase agreement). In the case of an amount transferred to a Treasury Start Securities Account, the Distributor automatically invests the transferred amount into Baby Bond type government securities.

Initiating a bank card payment to the customer (money) account held at the Distributor

OTP Bank Nyrt. (hereinafter referred to as the "**Bank**") provides card acceptance services for all customer service centre’s of the government securities distribution offices, and OTP Mobil Szolgáltató Kft. handles transactions in forint and euro on the WebKincstár and MobileKincstár platforms.

Payments initiated personally through physical POS terminals in forint and euro, as well as online bank card payments initiated through virtual POS terminals, qualify as purchase transactions and are free of charge for the customer.

Paying for government securities issued in euro via bank card follows the same process as for securities issued in forint, for detailed information please refer to the document titled " Special Terms and Conditions for government securities issued in euro".

The Distributor accepts the following types of bank cards:

- VISA,

- VISA Electron,
- American Express,
- MasterCard,
- Maestro,
- MasterCard Electronic,
- OTP Bank cards with BankPont logo.

The limits specified for purchases on the respective card apply for card-initiated payment transactions.

More information on processing transactions initiated via WebKincstár or MobileKincstár with bank cards can be found in the WebKincstár and MobileKincstár User Manual.

The Distributor is not liable for any damages incurred by the customer due to rejection by the Settling Bank during card payments. The Settling Bank requests authorization from the card issuer for payment transactions, and to grant authorization, the Settling Bank verifies the validity of the card and other conditions set for payments with the card.

Any cardholder claims arising from transactions settled personally or through electronic channels by the Bank's card acceptance transactions can be settled through the card-issuing bank.

For further inquiries regarding transfers and bank card payments, you can find additional information on the Distributor's website under the "Frequently Asked Questions" section.

Effective from: 15th January 2025. **Hungarian State Treasury**