

1. Potential consequences for clients in case of using a banking service or failure to fulfill obligations under the agreement on the provision of this banking service

According to the **RULES FOR USE OF ACCOUNTS OF OTP BANK JSC (PUBLIC)**:

4.5. RESPONSIBILITIES OF THE CLIENT

4.5.1. The Client is responsible for the fulfillment of the terms of the Agreement, the Rules, Tariffs of the Bank in accordance with the requirements of Ukrainian legislation and the terms of the Agreement and the Rules. 4.5.2. The Client is responsible for providing false information at the time of conclusion of the Agreement in accordance with the legislation of Ukraine.

4.5.3. Debt obligations under any agreement between the Client and the Bank can be repaid in full or in part by any third (other) person who has expressed willingness and ready to repay the Client's debt obligations, upon which the Client submits his consent by signing the Application Form. In the event that such third (other) person performs the debt obligations of the Client under the Agreement in full, such person transfers the rights of the Bank under the Agreement.

2. The bank is prohibited from requiring the client to purchase any goods or services from the bank or a related or related person as a prerequisite for the provision of these services (except for the provision of a package of banking services):

The bank is prohibited from demanding from the client the purchase of any goods or services from the bank or a related or related person as a prerequisite for the provision of these services (except for the provision of a package of banking services)

3. The bank does not have the right to make changes before concluding agreements with clients unilaterally, unless otherwise provided by the agreement or by law:

According to the **RULES FOR USE OF ACCOUNTS OF OTP BANK JSC (PUBLIC)**:

16. TERM OF THE AGREEMENT, AMENDMENT OF THE AGREEMENT, TARIFFS AND RULES, TERMINATION OF THE AGREEMENT.

16.5 In connection with changes in banking services and inflation processes taking place in Ukraine, the Bank has the right to unilaterally amend, in accordance with Article 651 of the Civil Code of Ukraine, the terms of the Agreement, the Rules, Tariffs of the Bank, the interest rate on the Deposit, the interest rate at which interest is charged on the balance of funds in the Client's account (if provided by the Application Form),

notifying the Client of such changes not later than 14 calendar days before their introduction

4. Possibility of the client to refuse to receive advertising materials by means of remote communication channels:

The client has the right to refuse to receive advertising materials by means of remote communication channels.