

What are the advantages of OTP Bank (consumer credit) loan for goods and services?

- You can get access to in a short time
- A **fixed repayment** means predictable monthly expenditure.
- The loan comes with built-in repayment insurance.
- You can also pay by direct debit or postal cheque
- You can take a loan for goods and services of **up to HUF 750 thousand** without paying any own contribution upfront
- If your income has been paid into a current account with OTP Bank in the last 3 months, you do not need to provide proof of income

Who can apply?

You can apply for a loan to buy goods or services if:

- over 21 years old,
- have a permanent address in Hungary,
- you have been employed for at least 3 months, earning at least HUF 154 000 net per month or have a pension of at least HUF 100 000 per month, and
- you are not on probation or dismissed,
- is not in debt settlement proceedings and has not initiated such proceedings,
- meets the credit assessment requirements of OTP Bank, and
- have the required documents.

What documents do you need to apply for a goods purchase loan?

If your **regular income has been paid into a current account with OTP Bank in the last 3 months**, you will need the following to apply:

- a valid Hungarian identity card *or* passport, *or* a driving license in card format, and
- residence card (with permanent address in Hungary)

If you have received your **pension from** OTP Bank in the last 3 months, you will need the following in **addition to the above**:

- pensioner's card or valid travel card *or*
- the annual notification from the Pension Fund Board for the year in question, *or*
- a certificate issued by the Pension Payment Directorate / Government Office, not older than 30 days.

If **your income does not** come from a current account with OTP Bank, you will need the following to apply:

- a valid Hungarian identity card *or* passport, *or* a driving license in card format,
- and residence card (with permanent address in Hungary)
- an income certificate from your employer for up to 30 days, or a bank statement showing your last 3 months' income, proving that you receive regular income.

If **your pension is not** paid into a current account with OTP Bank, you will need:

- a pensioner's card *or* valid travel card, and
- the last monthly pension statement, *or the* annual notification from the Pension Payment Directorate for the year in question, *or* a copy of the certificate issued by the Pension Payment Directorate / Government Office for a maximum of 30 days, *or a* bank statement showing the last monthly pension payment.

The Bank may also request additional documents from you, if necessary, for the assessment.

The loan is provided by OTP Bank Nyrt. Just Smile Zrt. is a credit intermediary of OTP Bank Nyrt, the advertisement does not constitute an offer, the Bank reserves the right to make credit judgments. The information provided is not exhaustive, therefore for further detailed information please refer to the current Advertisement placed with the administrator or the intermediary, as well as to the relevant Business Regulations published in the branches and on the website of OTP Bank Nyrt. www.otpbank.hu

<https://www.otpbank.hu/portal/hu/SzabadFelhasznalasuHitelek/Aruhitel>