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INFORMATION ON THE REDEMPTION OF SCHOOL-STARTING VOUCHERS

Dear Customer,

BNP Paribas Hungary Branch (registered office: 1062 Budapest, Teréz körút 55-57; company registration number: Cg. 01-17-000437) (hereinafter: the **"Bank"**), pursuant to Section 6 (2) of Government Decree No. 223/2026 (X. 1) amending Government Decree No. 112/2026 (VII. 23) on school-starting vouchers and school-starting allowance (hereinafter: the **"Government Decree"**), hereby provides the following information on the procedure for redeeming with the Bank the school-starting vouchers governed by the Government Decree (hereinafter: the **"Voucher"**).

In accordance with the applicable statutory requirements, a merchant specified in the Government Decree that sells school supplies and carries on retail trade within the meaning of the Act on Trade under any of the following activity codes:

a.) in the Hungarian Standard Industrial Classification of All Economic Activities (hereinafter: TEÁOR'25): "47.11 Retail sale in non-specialised stores with food predominating", "47.12 Other retail sale in non-specialised stores", "47.40 Retail sale of information and communication equipment", "47.61 Retail sale of books", "47.62 Retail sale of newspapers, stationery and writing materials", "47.63 Retail sale of sporting equipment", "47.64 Retail sale of games and toys", "47.71 Retail sale of clothing", "47.72
Retail sale of footwear and leather goods", "47.73 Dispensing chemist in specialised stores" or "47.74 Retail sale of medical and orthopaedic goods"; or

b) in the Classification of Activities of Self-Employed Persons (hereinafter: ÖVTJ'25): "471101 Non-specialised retail sale with food predominating; food discount store", "471201 Other non-specialised retail sale of industrial goods n.e.c.", "471202 Retail sale in general-purpose department stores", "474001 Retail sale of computers, peripheral equipment and software", "476101 Retail sale of books", "476201 Retail sale of paper goods, stationery, office supplies and printed forms", "476202 Retail sale of newspapers, journals and periodicals", "476301 Retail sale of sporting goods, recreational fishing and camping equipment", "476401 Retail sale of games and toys", "477101 Other retail sale of clothing", "477102 Retail sale of outerwear and workwear", "477103 Retail sale of leather and fur clothing",

BNP PARIBAS

The bank for a changing world

"477104 Retail sale of folk-art clothing", "477105 Retail sale of knitwear", "477106 Retail sale of underwear", "477107 Retail sale of children's clothing", "477108 Retail sale of clothing accessories", "477201 Retail sale of footwear", "477202 Retail sale of leather fancy goods", "477203 Retail sale of folk-art footwear and leather goods", "477301 Dispensing chemist activities n.e.c.", "477401 Retail sale of medical aids (as a healthcare service)", "477402 Retail sale of other medical products" or "477403 Activities of opticians",

may redeem Vouchers between 30 November 2026 and 15 May 2027 through the payment service provider maintaining its payment account or, if it does not hold a payment account, through any payment service provider operating a cash desk.

The Bank does not operate a cash desk. Accordingly, Vouchers may be redeemed solely on the basis of an individual agreement and by delivery to the Bank's external cash vault, subject to verification of eligibility and the execution of an amendment to the relevant cash-delivery agreement governing the delivery and redemption of Vouchers.

The applicable agreement sets out the further detailed terms and conditions governing the delivery of Vouchers to the external cash vault and their redemption.

Vouchers may be redeemed until 15 May 2027.

BNP Paribas Hungary Branch

BNP Paribas Hungary Branch
Court of Registration of the Budapest-Capital Regional Court, company reg. no. 01-17-000437
H-1062 Budapest, Teréz krt. 55-57 | Tel.: (36-1) 374-6300 | Fax: (36-1) 302-4499
Postal address: H-1395 Budapest, P.O. Box 435