



## Additional discounts available to be combined with the Basic account

The following additional discounts are available for the Basic account:

### BASIC ACCOUNT



Transfer discounts



Direct debit discounts



ATM cash withdrawal discounts



ExchangeRate+ discount



Savings discount



#### 1. How much do transfers cost in each offer?



If you have more than one account with OTP Bank, you can make transfers between your accounts free of charge.

Transfer fees can be significantly lower if you choose one of the following offers or additional discounts for your Basic account package, **depending on the frequency, amounts and methods of your transfers:**



#### OTP Standard account package offer

The monthly fee includes an unlimited number of electronic (internet banking or mobile banking) transfers up to a total of HUF 100,000 per month.

**free of charge<sup>1</sup>  
515 HUF/month**



#### OTP Standard account package offer

The monthly fee includes an unlimited number of electronic (internet banking or mobile banking) transfers up to a total of HUF 400,000 per month, Unlimited number of group direct debits up to a total of HUF 60,000 per month and 100% discount on the monthly fees Digital services Plus. If the conditions are met, an additional 100% discount is provided on any monthly fee for the ExchangeRate+ discount and the monthly account management fee for a related FX account agreement, in addition to a 25% monthly fee discount.

**1 050 HUF/month**



#### Junior E-Transfer up to HUF 100,000\*

Unlimited number of one-off and standing orders under HUF 100,000 submitted electronically in a total amount of up to HUF 100,000 a month and unlimited number of direct debits in a total amount of up to HUF 30,000 a month – Only available for Junior accounts or Basic accounts with Junior discount!

**0 HUF/month**



#### OTP GO offer discount\*

Unlimited number of one-off and standing orders submitted electronically in a total amount of up to HUF 100,000 a month and no monthly fee for OTPdirekt (telephone banking service, internet banking service, mobile banking service) and Digital services and no annual fee for 1 MasterCard Online primary debit card for 12 months from taking advantage of the Career starter offer discount (\*)

**0 HUF/month**

\* Fees and discounts are advertised under a promotion. The promotion is valid until withdrawn, but no later than the 1st day of the 2nd month after the publication of the 2025 inflation rate. After the withdrawal of the promotion on account package components, OTP Bank will no longer offer any discounts and the account package components linked to the payment accounts will be cancelled. OTP Bank reserves the right to re-advertise the promotion after its withdrawal or expiry.

<sup>1</sup>The promotional offer regarding the fee exemption of the account package element is valid until withdrawal, but no later than February 28, 2027.

<sup>2</sup>The Bank will provide the discounted fee in the fee range from HUF 150,001 until withdrawal, but no later than 30 June 2026.

**Student account package component\***

Unlimited number of one-off and standing orders under HUF 200,000 submitted electronically in a total amount of up to HUF 200,000 a month and the ExchangeRate+ account package component. No monthly fees. – Only available for Junior accounts with the Student account package or Basic accounts with Junior discount!

**0 HUF/month**

If your transactions exceed the transfer limit included in your account package, the following standard fees will be charged to your transfers:

Domestic HUF transfer method	Transfer fee when making a transfer to an OTP bank account	Transfer fee when making a transfer to a non-OTP bank account
<b>Transfer electronically</b> in OTPdirekt via telephone administration service, or in OTP InternetBank or OTP MobilBank	<b>0.5%</b> (min. 333 HUF/ max. 25 000 HUF per transfer)	
<b>Transfer to an OTP Bank branch</b>	<b>0.65%</b> (min. 728 HUF/ max. 30 000 HUF per transfer)	

**2. Would you like to pay your bills by direct debit?**

Depending on the flows in your bank account, direct debit fees can be significantly lower if you choose one of the following additional discounts for your Basic account package:

**HUF 60,000 direct debit\***

The monthly fee includes an unlimited number of direct debit orders up to a total of HUF 60,000 per month.

**267 HUF/month**

If your transactions exceed the direct debit limit included in the account package, the following standard fees will be charged to your transfers:

<b>Direct debit fee</b>	<b>75 HUF/ direct debit + 0.45%</b> (0.45 percent of the collection amount, but no more 25 000 HUF)
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**3. How much does cash withdrawal cost?****HUF 300 000 ATM cash withdrawal**

Includes the statutory cash withdrawal of HUF 300 000 per month from OTP ATMs, subject to a client statement made in relation the account, **divided into two parts in total for the first two transactions each month.**

**0 HUF**

Depending on the flows in your bank account, cash withdrawal fees can be significantly lower if you choose one of the following additional discounts for your Basic account package, subject to a client statement made in relation to the account:

**HUF 150,000 ATM cash withdrawal\***

If the monthly cash withdrawal limit of HUF 300,000 provided for by law does not reach **HUF 150,000** during the first two transactions, the unused portion of the HUF 150,000 limit can be withdrawn in unlimited installments **free of charge from domestic OTP ATMs after the second transaction.**

**712 HUF/month**

**Any ATM cash withdrawals exceeding the statutory limit will be subject to the following standard fees:**

<b>Domestic ATM cash withdrawal</b>	<b>from an OTP ATM</b> Up to 150 000 HUF: 165 HUF/ occasion + 1.79% From 150 001 HUF: 1 639 HUF + 0.9% <sup>2</sup>	<b>Not from an ATM with OTP</b> 1 639 HUF/ occasion + 0.9%
<b>Domestic cash withdrawal at a bank branch</b>	<b>In an OTP branch without a bankcard</b> 1 270 HUF/ occasion + 1.99%	<b>Not in an OTP branch with a debit card</b> 1 802 HUF/ occasion + 0.9%



#### 4. What other discounts can you take advantage of?

<b>ExchangeRate+ discounty</b> • Electronic FX transfers up to HUF 600,000 a month at OTP's official mid-rate • Card purchases made in foreign currencies up to HUF 600,000 a month at OTP's official mid-rate	<b>free of charge</b> (until withdrawal, but no later than 30 June 2026) HUF 470/month.
<b>Savings discount*</b> If you take advantage of the savings discount for your bank account, a discounted account management fee exclusive to our Premium clients will be charged for all of your securities accounts for the monthly fee.	<b>152 HUF/month</b>

The information provided herein is not comprehensive. The information provided in this publication is for information purposes only and we disclaim any liability for any printing errors.

The detailed terms and conditions for the account are set out in the "ANNOUNCEMENT on interest rates and fees applicable to the Residential Basic and Junior Accounts" and the "Business Regulations on Retail bank accounts, deposits and the Overdraft Facility – PAYMENT ACCOUNTS (BANK ACCOUNTS)". The detailed terms and conditions of the products and services and the applicable fees are set out in the relevant Announcements and Business Regulations available at bank branches and at [www.otpbank.hu](http://www.otpbank.hu). Amendments are in italics.



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