

PRODUCT INFORMATION on the Interests and Fees of Foreign Currency Account

Foreign Currency Account

Retail foreign currency accounts are managed in the following currencies: EUR, USD, CHF, CAD, GBP, SEK, JPY, CZK, NOK, PLN, TRY.

Accounts can be opened free of charge, and there is no minimum charge for the opening of acconuts.

If you hold accounts in several currencies, the account keeping fee is payable only for one account.

TRANSACTION ACCOUNT PACKAGE ELEMENTS

No transaction account package elements are available with the Foreign Currency Account.

For special savings options available with the Foreign Currency Accounts, please enquire from our colleagues or visit our website at www.otobank.hu.

Applicable minimum and maximum charges are listed as "minimum value" / "maximum

The information contained herein is not exhaustive and is provided for informational purposes only. Any liability for printing errors is excluded. For detailed terms and conditions of our products and services, see the applicable Notices and Business Rules, available at our branches and the www.otpbank.hu website. In the event of ar disagreement between the different language versions of the document, the Hungari version shall prevail. Modifications are represented in fallics.



ACCOUNT MANAGEMENT

Discounted account management fee – if conditions set forth in the relevant Business Rules are met

with green account statement HUF 88 / month account statement via postal mail HUF 165 / month

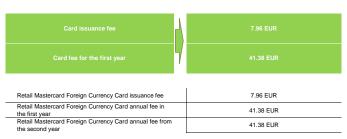
Account management fee – if conditions set forth in the relevant Business Rules are not met

with green account statement account statement via postal mail HUF 179 / month

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FEES AND CHARGES OF THE BANKCARD OFFERED TO THE ACCOUNT (**)

Retail Mastercard Foreign Currency Card



Green account statements are available to the Account Holders who can only access their account statements electronically (via the OTPdirect



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MONEY TRANSFERS



The detailed conditions applicable to Foreign currency cards are included in the prevailing Announcement on "RETAIL FOREIGN CURRENCY-DENOMINATED CARDS".



Domestic ATM

Cash withdrawal fee with the bankcard offered to the account (**)

The currency of the cash withdrawal using the bankcard is always defined by the rules of the specific country; in Hungary, cash may be withdrawn from ATMs, in the branches and at the cash points by bankcard in HUF currency. Exception: euro may be withdrawn from euro ATMs operated by OTP.

Operated by OTP

Third party ATM

Money transfers	Electronically: OTPdirekt by telephone, as well as through OTP InternetBank or OTP MobilBank services within the framework of OTP Digital Services(**)	At an OTP branch
between own accounts in HUF and FCY	0.1% (HUF 825 /HUF 66 002)	0.35% (HUF 882 /HUF 69 925)
Intra bank in HUF	0.55% (HUF 1 239 /HUF 28 352)	0.65% (HUF 1 384 /HUF 40 289)
Intra bank in FCY	0.55% (HUF 1 016 / HUF 44 499)	0.65% (HUF 1 088 /HUF 46 916)
Extra bank in HUF (within Hungary)	_	
SEPA	0.5% (HUF 333 /HUF 25 000)	0.65% (HUF 2 170 /HUF 44 326)

Domestic branch	In an OTP branch without a bankcard In a third party branch with a bankcard	in the case of HUF: 1.99% (HUF 1 270/ HUF 288 245) (*) in the case of foreign currency: 1.99% (HUF 1 270/ HUF 288 245) 5.45 EUR + 0.9%
	Operated by OTP Group	free of charge*
Foreign ATM	Third party ATM - in the EEA in euro	4.95 EUR + 0.9%
	Third party ATM - in the EEA, non-euro and outside the EEA	7.63 EUR + 2.12%
Faradam bassada	With a bankcard at branches operated by OTP Group and in a third party branch - in the EEA in euro	5.45 EUR + 0.9%
Foreign branch	With a bankcard at branches operated by OTP Group and in a third party branch - in the EEA,	9.89 EUR + 2.12%

Standing orders (within

Between own accounts Intra bank in HUF and FCY Extra bank in HUF

HUF 139

Standing orders (within Hungary)

No direct debit order are available for Foreign Currency

OTP Digital service MONTHLY FEES

OTP Digital service - Basic package



0.49 EUR + 1.79%

4.95 EUR + 0.9%

No standing credit transfer orders to accounts held abroad are available for Foreign Currency Accounts. Detailed conditions for Digital Services can be found in the document titled OTP Bank Digital Services Announcement - for General provisions OTP Bank opens and manages Retail foreign currency accounts only for resident and non-resident private individuals with full disposing

capacity, over the age of 18. OTP Bank opens and manages Retail foreign currency accounts only in the currencies specified as account management currencies in the

prevailing Announcement on the interest rates and fees applicable to Retail payment accounts (bank accounts), and each foreign currency account of the given Account Holder shall have independent bank account numbers.

Unless provided otherwise, the individual accounts of the Account Holder, opened in various currencies – belos single account (hereinfaire jointly referred to ass: Retail Foreign Currency Account) for the purpose of all provis Bank's business regulations and in the individual contract. belonging to a single contract – shall qualify as a Ill provisions included in the effective laws, in OTP

The fees and commission indicated above are charged in the currency of the given account.



OVERDRAFT FACILITY (subject to regular transfers to the account) and representative

No direct debit order are available for Foreign Currency Accounts.

(*) Fees and preferences advertised in a campaign. The promotional offer is valid until withdrawn or no later than until the 1st day of the 2nd month following the disclosure of the 2025 inflation rate. Following the withdrawal of the promotion related to the account package elements the Bank shall not continue to provide the preference and the account package elements linked to the payment account will be terminated.

OTP reserves the right to relaunch the promotional offer after it has been withdrawn or has expired.

(**) In the case of cards linked to those retail bank accounts in respect of which the contract was concluded after 31 December 2014 by signing the contract in full or in respect of which the contract itself was concluded before 31 December 2014, but the client initiated the dment thereof after 31 December 2014 in order to use a different account scheme

The detailed terms and conditions of the account are included in the "Announcement on the interests and fees of Retail payment accounts (bank accounts)".

Published on: 18 November 2025

Effective from: 18 November 2025 until 31 January 2026 or withdrawn