

# 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 accounts.
- ✓ 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.otpbank.hu](http://www.otpbank.hu).

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

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](http://www.otpbank.hu) website. In the event of any disagreement between the different language versions of the document, the Hungarian version shall prevail. Modifications are represented in *italics*.



## ACCOUNT MANAGEMENT

| Discounted account management fee – if conditions set forth in the relevant Business Rules are met |                                                                          |
|----------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------|
| with green account statement<br>account statement via postal mail                                  | HUF 0 /month***<br>HUF 92 / month<br>HUF 0 /month***<br>HUF 172 / month  |
| Account management fee – if conditions set forth in the relevant Business Rules are not met        |                                                                          |
| with green account statement<br>account statement via postal mail                                  | HUF 0 /month***<br>HUF 187 / month<br>HUF 0 /month***<br>HUF 311 / month |

Discounted account management fee with green account statement

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

## INTERESTS

The Retail foreign currency account earns interest at the rate and with the validity stipulated in the separately issued, prevailing Announcement titled Retail Foreign Currency Account interest conditions.

## MONEY TRANSFERS

|                                                                                                            |                    |
|------------------------------------------------------------------------------------------------------------|--------------------|
| Transfers to Savings Account (money transfers or standing order intra-bank transfers) between own accounts | free of charge (*) |
| Standing order to an OTP START account                                                                     | free of charge     |

| Money transfers                     | Electronically: OTPdirect 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 861 /HUF 68 906)                                                                                                                             | 0.35% (HUF 921 /HUF 73 002)   |
| Intra bank in HUF                   | 0.55% (HUF 1 294 /HUF 29 599)                                                                                                                          | 0.65% (HUF 1 445 /HUF 42 062) |
| Intra bank in FCY                   | 0.55% (HUF 1 061 / HUF 46 457)                                                                                                                         | 0.65% (HUF 1 136 /HUF 48 980) |
| Extra bank in HUF (within Hungary)  | —                                                                                                                                                      | 0.65% (HUF 2 265 /HUF 46 276) |
| SEPA                                | 0.5% (HUF 348 /HUF 26 000)                                                                                                                             |                               |

| Standing orders (within Hungary)                                                                        | Direct debit                                                       |
|---------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|
| Between own accounts                                                                                    | HUF 110                                                            |
| Intra bank in HUF and FCY                                                                               | HUF 145                                                            |
| Extra bank in HUF                                                                                       | —                                                                  |
| No standing credit transfer orders to accounts held abroad are available for Foreign Currency Accounts. | No direct debit order are available for Foreign Currency Accounts. |

## 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 – belonging to a single contract – shall qualify as a single account (hereinafter jointly referred to as: Retail Foreign Currency Account) for the purpose of all provisions included in the effective laws, in OTP Bank's business regulations and in the individual contract.

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

## OTHER

(\*) Fees and preferences advertised in a campaign. *The promotion is valid until revoked, but no later than the 1st day of the 2nd month after the publication of the 2026 inflation rate.* 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 amendment thereof after 31 December 2014 in order to use a different account scheme.

\*\*\* The Bank will provide the fee discount or waiver until further notice, but no later than the first day of the second month following the publication of the 2026 inflation rate by the Hungarian Central Statistical Office (KSH).

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: 01 September 2026

Effective from: 01 September 2026 until 30 November 2026 or withdrawn

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

| Retail Mastercard Foreign Currency Card                                 |                      |
|-------------------------------------------------------------------------|----------------------|
| Card issuance fee                                                       | 0 EUR ***/ 8.31 EUR  |
| Card fee for the first year                                             | 0 EUR ***/ 43.20 EUR |
| Retail Mastercard Foreign Currency Card issuance fee                    | 0 EUR ***/ 8.31 EUR  |
| Retail Mastercard Foreign Currency Card annual fee in the first year    | 0 EUR ***/ 43.20 EUR |
| Retail Mastercard Foreign Currency Card annual fee from the second year | 43.20 EUR            |

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

## 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.

| Domestic ATM    | Operated by OTP                                                                                                          | 0.51 EUR + 1.79%                                                                                                            |
|-----------------|--------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|
|                 | Third party ATM                                                                                                          | 5.17 EUR + 0.9%                                                                                                             |
| Domestic branch | In an OTP branch without a bankcard                                                                                      | in the case of HUF: 1.99% (HUF 1 326 / HUF 280 048) (*)<br>in the case of foreign currency: 1.99% (HUF 1 326 / HUF 280 048) |
|                 | In a third party branch with a bankcard                                                                                  | 5.69 EUR + 0.9%                                                                                                             |
| Foreign ATM     | Operated by OTP Group                                                                                                    | free of charge*                                                                                                             |
|                 | Third party ATM - in the EEA in euro                                                                                     | 5.17 EUR + 0.9%                                                                                                             |
| Foreign branch  | Third party ATM - in the EEA; non-euro and outside the EEA                                                               | 7.97 EUR + 2.12%                                                                                                            |
|                 | With a bankcard at branches operated by OTP Group and in a third party branch - in the EEA in euro                       | 5.69 EUR + 0.9%                                                                                                             |
| Foreign branch  | With a bankcard at branches operated by OTP Group and in a third party branch - in the EEA, non-euro and outside the EEA | 10.33 EUR + 2.12%                                                                                                           |

## OTP Digital service MONTHLY FEES

|                                     |                |
|-------------------------------------|----------------|
| OTP Digital service - Basic package | Free of charge |
|-------------------------------------|----------------|

Detailed conditions for Digital Services can be found in the document titled OTP Bank Digital Services Announcement - for retail customers.

## OVERDRAFT FACILITY (subject to regular transfers to the account) and representative example - for contracts concluded from 01 July 2026

No direct debit order are available for Foreign Currency Accounts.