PRODUCT INFORMATION Jump Account (not available from 12 December 2016)

Published on: 01 July 2025

Effective from: 01 July 2025 until 30 September 2025 or withdrawn



OBA

gyar Telekom

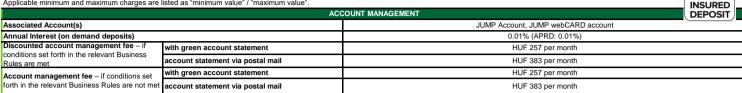
The information contained herein is not exhaustive and is provided for informational purposes only. Any liability for printing errors is excluded. For detailed terms and conditions of our products and services, see the applicable Notices and Business Rules, available at our branches and the www.otpbank.hu website. Modifications are represented in italics.

Detailed information on the OTP JUMP ACCOUNT can be obtained:

- online at www.otpbank.hu.
- via e-mail by contacting our associates at informacio@otpbank.hu,
- over the phone by dialling +36 1/20/30/70 366 6666
- in person at any of our branch offices

For special savings options available with the Jump Account, please enquire with our branch associates or visit our website at www.otpbank.hu.

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



ADDITIONAL SERVICES ASSOCIATED WITH THE ACCOUNT AND OFFERED AT NO CHARGE OR AT A DISCOUNT				
Bankcard annual fee		The debit card requested first for the account is free of annual card fee in the first year (*)		
FCY Account (discounted account management fee transferred from the account)		50% off the regular fee		
Transfers to Savings Account between own accounts		free of charge		
Direct Debits (monthly)		after the second DD order each month, HUF 50 off of the regular fee on all subsequent orders		
Direct Debit limit setting		free of charge		
Recurring intra-bank transfers to an OTP START account		free of charge		
webCARD (optional)		no annual fee for one Mastercard webCard per account		
		ASH WITHDRAWAL		
	Domestic ATM Operated by OTP	Up to 150 000 HUF	From 150 001 HUF	
With a bankcard **		HUF 165 + 1.79%	HUF 1 639 + 0.9%*****	
	at any other domestic third party ATM	HUF 1 639 + 0.9%		
	at another domestic third party bank	HUF 1 802 + 0.9%		
Without a bankcard	in HUF	HUF 3 075		
Williout a balikcalu	in a foreign currency	HUF 2 565		
ANNUAL AND ISSUANCE FEE FOR BANKCARD OFFERED TO THE ACCOUNT **				

Mastercard Online (MCO) card issuance fee

HUF 3 292 Mastercard Online (MCO) card annual fee HUF 6 732 ****

Mastercard Online Jump (MCO Jump) card not available from 12 December 2016

The detailed terms and conditions of debit cards are included in the effective Announcement on Retail HUF denominated cards

MONEY TRANSFERS (HUF)			
Money transfers in HUF (within Hungary)	Between own accounts	Intra Bank	Extra Bank
at an OTP branch	HUF 659	HUF 1 145	HUF 1 145
Through the Internet banking and mobile app or phone services ***	free of charge	HUF 154 (*)	HUF 154 (*)
Standing order	free of charge	HUF 139	HUF 248
Direct Debit	Н	JF 141	

The fee of transferring HUF to customers own "OTP Lakástakarék Zrt. Lakáselőtakarékossági" accounts is the same as transferring HUF to another account held with OTP Bank

OTFUNERL MONTHLY FEES	
Basic fee	free of charge *
'Kontroll' module	free of charge *
OTPdirekt Broker	HIJE 3 531

OTPdirekt Broker		HU	JF 3 531	
OTPdire	ekt MESSAGING CHARGE	S		
	DIGI-One Mobil	Vodafone -One	Yettel	Man

General per-message charge HUF 49 HUF 56 HUF 54 Mobile Signature messages after the first 10 such transmissions each month can be sent free of charge until 01 July 2025 as a promotional offer by the Mobile Signature (upon login and per transaction) bank

The detailed terms and conditions of OTPdirekt are included in the "List of Conditions of OTPdirekt services for Retail Customers"

OVERDRAFT FACILITY (subject to regular transfers to the account) and representative example – for contracts concluded from 01 Marc 2025				
APR (with a credit limit of HUF 375,000 and a term of one year)	35.7%			
Annual interest rate (variable)	28.29%			
Service charge	1.13% per year (min. HUF 732 / - per month)			
Commitment fee, Limit utilisation fee	free of charge			

The additional details of the representative example identified by law (full payable amount, amount of instalment) are not applicable for this product. The representative example has been determined based on Government Decree 83/2010. (III.25.) on the determination, calculation and publication of the annual percentage rate standard for the product and with consideration to the credit lines published in commercial communication; those value may differ from the values standard for the values of the overdraft facility your requested. The representative example is for information only.

The detailed terms and conditions of overdraft facility are included Announcement – regarding the interests on the Retail Overdraft Facility and its fee and cost items

Green Account Statements are available to Account Holders who only access their account information via electronic means (OTPdirekt or the OTP website).

Discounted account management fee is applied if the Account Holder (or, in case of multiple Account Holders, all Account Holders) requests a green account statement, that is, account information is only accessed via

- The fee reduction, relief from the Bank's withdrawal, but no later than the first day of the second month following the CSO (Central Statistical Office) 2025 publication provides inflation.
- 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
- * Including individual transfer orders denominated in HUF qualifying as instant transfer orders under MNB Decree No. 35/2017. (XII.14.) on Execution of Payment Transactions.
- ** From 01.05,2025 until withdrawn, but no later than 30.04,2026, an annual fee reduced by 700 HUF will be charged as part of a promotion.
- **** The Bank will provide the discounted fee in the fee range from HUF 150,001 until withdrawal, but no later than 30 June 2026.

In the event of any disagreement between the different language versions of the document, the Hungarian version shall prevail