

# PRODUCT INFORMATION - Active account package offer



## Base Account

- ✓ The debit card requested first for the account is free of annual card fee in the first year (offered card: Mastercard Online (MCO) card)(\*))
- ✓ OTPdirekt services (except for OTPdirekt Broker) - all

## TRANSACTION ACCOUNT PACKAGE ELEMENTS

- ✓ Unlimited number of money transfers and standing orders submitted electronically up to HUF 100,000 a month (\*)

This account package based on Retail Base Accounts, developed from the transaction elements of the account package and further preference elements. The individual account package elements can be modified freely; all definitions in this chapter are marketing definitions, referring to the combinations recommended by the Bank. Applicable minimum and maximum charges are listed as "minimum value" / "maximum value".

The detailed terms and conditions are included in the "ANNOUNCEMENT on the Interests and Fees of Retail Base Accounts and Junior Accounts".

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 any disagreement between the different language versions of the document, the Hungarian version shall prevail. Modifications are represented in italics.

ACCOUNT MANAGEMENT	
<div style="text-align: center;"> <p><b>HUF 307 / month</b></p> </div> <p>Discounted account management fee (*) with a green account statement</p>	<b>Discounted account management fee (*)</b> with a green account statement HUF 307 / month account statement via postal mail HUF 359 / month
	<b>Promotional account management fee</b> with a green account statement HUF 410 / month account statement via postal mail HUF 462 / month
	<b>Normal account management fee</b> with a green account statement HUF 966 / month account statement via postal mail HUF 1018 / month
	Green account statements are available to the Account Holders who can only access their account statements electronically (via the OTPdirekt online service).
	<b>INTERESTS</b>
	<b>Annual interest on demand deposit</b> 0.01% (AER: 0.01%)

FEES AND CHARGES OF THE BANKCARD OFFERED TO THE ACCOUNT	
<b>Mastercard Online (MCO) card</b>	
Card issuance fee	HUF 2,101
First card fee for the first year	free of annual card fee (*)
Mastercard Online (MCO) card issuance fee	HUF 2,101
Mastercard Online (MCO) card fee for the first year	The debit card requested first for the account is free of annual card fee in the first year (*)
Mastercard Online (MCO) card fee from the 2nd year	HUF 4,741

INTERESTS	
<b>Annual interest on demand deposit</b>	0.01% (AER: 0.01%)

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

MONEY TRANSFERS	
Between own accounts	Free of charge
Unlimited number of money transfers and standing orders submitted electronically up to HUF 100,000 a month (*)	HUF 307 / month

Cash withdrawal fee with the bankcard offered to the account	
Unlimited number of cash withdrawal from any domestic OTP ATM up to max. HUF 150,000 a month (*)	Available: HUF 307 / month

Money transfers in HUF (within Hungary)	Intra bank	Extra bank
At an OTP branch	0.5% (HUF 464 / HUF 10,280)	0.5% (HUF 464 / HUF 10,280)
Through the OTPdirekt online, phone or SmartBank service	0.35% (HUF 227 / HUF 10,280)	0.35% (HUF 227 / HUF 10,280)

Domestic ATM	Operated by OTP	HUF 104 + 1.49%
	Third party ATM	HUF 1,045 + 0.6%
Domestic branch	In an OTP branch with a bankcard	HUF 211 + 1.49%
	In an OTP branch without a bankcard	HUF 205 + 1.49%
	In a third party branch with a bankcard	HUF 1,150 + 0.6%

Standing orders in HUF (within Hungary)	Intra bank	Extra bank
At an OTP branch	0.4% (HUF 73 / -)	0.4% (HUF 156 / -)
At an OTP branch with a postal payment order	—	0.6% (HUF 156 / -)
Through the OTPdirekt online, phone or SmartBank service	0.4% (HUF 73 / -)	0.4% (HUF 156 / -)

OTPDirekt MONTHLY FEES	
Unlimited number of SMS notifications (*)	Available: HUF 616 / month
OTPDirekt online service - only with query entitlement	free of charge
OTPDirekt (administrator service over the phone, online service, mobile phone service, SmartBank service)	HUF 154
OTPDirekt Control service	HUF 0
OTPDirekt Broker service	HUF 2,411
Mobile Signature (upon login and per transaction)	Mobile Signature messages after the first 10 such transmissions each month can be sent free of charge until 31 March 2020 as a promotional offer by the bank.

Standing orders in FCY (within Hungary)	Intra bank	Extra bank
At an OTP branch	0.4% (HUF 73 / -)	—
Through the OTPdirekt online, phone or SmartBank service	0.4% (HUF 73 / -)	—

OTPDirekt PER MESSAGE CHARGES	Magyar Telekom	Telenor	Vodafone / UPC Mobil
	HUF 27 / message	HUF 29 / message	HUF 24 / message

**Conditions of the preferential account management fee of the Base Account:**  
 the account holder is aged 18-28, or the account holder is over 28 years of age AND one of the following conditions is met:

- if during the last 2 months before the monthly review at least once month an income equivalent to at least the net minimum wage is credited on the account AND in the given month at least 2 purchases are made with the card and/or at least one direct debit order is executed from the account;
- if during the last 2 months before the monthly review at least once month the average demand balance reaches HUF 50,000 a month AND in the given month at least 2 purchases are made with the card and/or at least one direct debit order is executed from the account.

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

**Conditions of the promotional account management fee of the Base Account:**  
 the conditions of the preferential account management related to the Base Account are met, AND during the last 2 months before the monthly review at least once month an income of at least HUF 150,000 is credited on the Account

OVERDRAFT FACILITY (subject to regular transfers to the account) and representative example - for contracts concluded from 01 February 2015	
APR (with a credit limit of HUF 375,000 and a term of one year)	25.1%
Annual interest rate (variable)	21.24% per year
Service charge	1% per year (HUF 378 / - 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. (II.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; these values may differ from the values standard for the values of the overdraft facility you 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

## OTHER

(\*) 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 2019 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.

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Effective from: 15 April 2019 until 31 July 2019 or withdraw