

# PRODUCT INFORMATION - Active account package offer

<p><b>Base Account</b></p> <ul style="list-style-type: none"> <li>✓ The debit card requested first for the account is free of annual card fee in the first year (offered card: Mastercard Online (MCO) card)(*)</li> <li>✓ OTPdirekt services (except for OTPdirekt Broker) - all</li> </ul> <p><b>TRANSACTION ACCOUNT PACKAGE ELEMENTS</b></p> <ul style="list-style-type: none"> <li>✓ Unlimited number of money transfers and standing orders submitted electronically up to HUF 100,000 a month (*)</li> </ul>	<p>This account package based on Retail Base Accounts, developed from the transaction elements of the account package and further preference elements.</p> <p>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.</p> <p>Applicable minimum and maximum charges are listed as "minimum value" / "maximum value".</p> <p>The detailed terms and conditions are included in the "ANNOUNCEMENT on the Interests and Fees of Retail Base Accounts and Junior Accounts".</p> <p>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.</p>	<p>TO <b>100,000 EUR</b></p> <p><b>OBA</b></p> <p><b>INSURED DEPOSIT</b></p>
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ACCOUNT MANAGEMENT		
<p><b>HUF 327 / month</b></p> <p>Discounted account management fee (*) with a green account statement</p>	<p><b>Discounted account management fee (*)</b></p> <p>with a green account statement HUF 327 / month</p> <p>account statement via postal mail HUF 383 / month</p>	
	<p><b>Promotional account management fee</b></p> <p>with a green account statement HUF 438 / month</p> <p>account statement via postal mail HUF 494 / month</p>	
	<p><b>Normal account management fee</b></p> <p>with a green account statement HUF 1,032 / month</p> <p>account statement via postal mail HUF 1,088 / month</p>	
	<p>Green account statements are available to the Account Holders who can only access their account statements electronically (via the OTPdirect online service).</p>	
	<p><b>INTERESTS</b></p> <p><b>Annual interest on demand deposit</b></p> <p>0.01% (AER: 0.01%)</p>	
	<p><b>MONEY TRANSFERS</b></p> <p>Between own accounts → Free of charge</p> <p>Unlimited number of money transfers and standing orders submitted electronically up to HUF 100,000 a month (*) (**)</p>	

<p><b>INTERESTS</b></p>	<p><b>Annual interest on demand deposit</b></p> <p>0.01% (AER: 0.01%)</p>
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MONEY TRANSFERS		
<p>Between own accounts</p> <p>Unlimited number of money transfers and standing orders submitted electronically up to HUF 100,000 a month (*) (**)</p>	<p>Free of charge</p> <p>HUF 327 / month</p>	
<p><b>Money transfers in HUF (within Hungary)</b></p>	<p><b>Intra bank</b></p>	<p><b>Extra bank</b></p>
At an OTP branch	0.5% (HUF 496 / HUF 10,981)	0.5% (HUF 496 / HUF 10,981)
Through the Internet banking and mobile app or phone services (**)	0.35% (HUF 243 / HUF 10,981)	0.35% (HUF 243 / HUF 10,981)
<p><b>Money transfers in FCY (within Hungary)</b></p>	<p><b>Intra bank</b></p>	<p><b>Extra bank (except SEPA)</b></p>
At an OTP branch	0.5% (HUF 496 / HUF 10,981)	0.4% (HUF 2,860 / HUF 44,960)
Over the phone via OTPdirekt	0.35% (HUF 243 / HUF 10,981)	0.35% (HUF 2,860 / HUF 44,960)
Through the OTPdirekt online or SmartBank service	0.35% (HUF 243 / HUF 10,981)	0.3% (HUF 2,860 / HUF 44,960)
<p><b>Standing orders in HUF (within Hungary)</b></p>	<p><b>Intra bank</b></p>	<p><b>Extra bank</b></p>
At an OTP branch	0.4% (HUF 77 / HUF 10,981)	0.4% (HUF 162 / HUF 10,981)
At an OTP branch with a postal payment order	—	0.6% (HUF 162 / HUF 10,981)
Through the OTPdirekt online, phone or SmartBank service	0.4% (HUF 77 / HUF 10,981)	0.4% (HUF 162 / HUF 10,981)
<p><b>Standing orders in FCY (within Hungary)</b></p>	<p><b>Intra bank</b></p>	<p><b>Extra bank</b></p>
At an OTP branch	0.4% (HUF 77 / HUF 10,981)	—
Through the OTPdirekt online, phone or SmartBank service	0.4% (HUF 77 / HUF 10,981)	—

MONEY TRANSFERS		
<p>Unlimited number of direct debit orders up to HUF 60,000 a month (*)</p>	<p><b>HUF 269 / month</b></p>	
<p><b>Direct Debit</b></p> <p>HUF 50 + ( 0.3% max. HUF 10,981)</p> <p>The fee does not apply to the items listed under "Other collections" published in the Announcement on the interests and fees of Retail payment accounts (bank accounts).</p>		

**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.

**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

FEES AND CHARGES OF THE BANKCARD OFFERED TO THE ACCOUNT	
<p><b>Mastercard Online (MCO) card</b></p>	
<p>Card issuance fee</p>	<p>HUF 2,244</p>
<p>First card fee for the first year</p>	<p>free of annual card fee (*)</p>
<p>Mastercard Online (MCO) card issuance fee</p>	HUF 2,244
<p>Mastercard Online (MCO) card fee for the first year</p>	The debit card requested first for the account is free of annual card fee in the first year (*)
<p>Mastercard Online (MCO) card fee from the 2nd year</p>	HUF 5,064

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

CASH WITHDRAWAL	
<p><b>Cash withdrawal fee with the bankcard offered to the account</b></p>	
<p>Unlimited number of cash withdrawal from any domestic OTP ATM up to max. HUF 150,000 a month (*)</p>	<p>Available: HUF 327 / month</p>
<p><b>Domestic ATM</b></p>	<p>Operated by OTP HUF 112 + 1.49%</p> <p>Third party ATM HUF 1,117 + 0.6%</p>
<p><b>Domestic branch</b></p>	<p>In an OTP branch with a bankcard HUF 225 + 1.49%</p> <p>In an OTP branch without a bankcard HUF 219 + 1.49%</p> <p>In a third party branch with a bankcard HUF 1,228 + 0.6%</p>

OTPDIREKT MONTHLY FEES	
<p>Unlimited number of SMS notifications (*)</p>	<p>Available: HUF 658 / month</p>
<p>OTPDirekt online service - only with query entitlement</p>	<p>free of charge</p>
<p>OTPDirekt (administrator service over the phone, online service, mobile phone service, SmartBank service)</p>	<p>HUF 164</p>
<p>OTPDirekt Control service</p>	<p>HUF 0</p>
<p>OTPDirekt Broker service</p>	<p>HUF 2,575</p>
<p>Mobile Signature (upon login and per transaction)</p>	<p>Mobile Signature messages after the first 10 such transmissions each month can be sent free of charge until 31 March 2022 as a promotional offer by the bank.</p>

OTPDirekt PER MESSAGE CHARGES	Magyar Telekom	Telenor	Vodafone / UPC Mobil	DIGI Mobil
	HUF 29 / message	HUF 34 / message	HUF 37 / message	HUF 39 / message

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 15 January 2022	
APR (with a credit limit of HUF 375,000 and a term of one year)	28.3%
Annual interest rate (variable)	23.45% per year
Service charge	1.08% per year (HUF 499 / - 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 values 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

## 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 2021 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.

(\*\*) 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.

Published on: 15 January 2022

Effective from: 15 January 2022 until 28 February 2022 or withdrawn