

PRODUCT INFORMATION - Active account package offer

<p>Base Account</p> <ul style="list-style-type: none"> ✓ 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 <p>TRANSACTION ACCOUNT PACKAGE ELEMENTS</p> <ul style="list-style-type: none"> ✓ Unlimited number of money transfers and standing orders submitted electronically up to HUF 100,000 a month (*) 	<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 100.000 EUR</p> <p>OBA</p> <p>INSURED DEPOSIT</p>
--	---	--

ACCOUNT MANAGEMENT					
<p>HUF 344 / month</p> <p>Discounted account management fee (*) with a green account statement</p>	<p>Discounted account management fee (*)</p> <table border="1"> <tr> <td>with a green account statement</td> <td>HUF 344 / month</td> </tr> <tr> <td>account statement via postal mail</td> <td>HUF 403 / month</td> </tr> </table>	with a green account statement	HUF 344 / month	account statement via postal mail	HUF 403 / month
	with a green account statement	HUF 344 / month			
	account statement via postal mail	HUF 403 / month			
	<p>Promotional account management fee</p> <table border="1"> <tr> <td>with a green account statement</td> <td>HUF 460 / month</td> </tr> <tr> <td>account statement via postal mail</td> <td>HUF 519 / month</td> </tr> </table>	with a green account statement	HUF 460 / month	account statement via postal mail	HUF 519 / month
	with a green account statement	HUF 460 / month			
	account statement via postal mail	HUF 519 / month			
<p>Normal account management fee</p> <table border="1"> <tr> <td>with a green account statement</td> <td>HUF 1,085 / month</td> </tr> <tr> <td>account statement via postal mail</td> <td>HUF 1,143 / month</td> </tr> </table>	with a green account statement	HUF 1,085 / month	account statement via postal mail	HUF 1,143 / month	
with a green account statement	HUF 1,085 / month				
account statement via postal mail	HUF 1,143 / month				
<p>Green account statements are available to the Account Holders who can only access their account statements electronically (via the OTPdirect online service).</p>					

INTERESTS	Annual interest on demand deposit
	0.01% (AER: 0.01%)

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 344 / month</p>													
<p>Money transfers in HUF (within Hungary)</p> <table border="1"> <thead> <tr> <th></th> <th>Intra bank</th> <th>Extra bank</th> </tr> </thead> <tbody> <tr> <td>At an OTP branch</td> <td>0.5% (HUF 521 / HUF 11,541)</td> <td>0.5% (HUF 521 / HUF 11,541)</td> </tr> <tr> <td>Through the Internet banking and mobile app or phone services (**)</td> <td>0.35% (HUF 255 / HUF 11,541)</td> <td>0.35% (HUF 255 / HUF 11,541)</td> </tr> </tbody> </table>		Intra bank	Extra bank	At an OTP branch	0.5% (HUF 521 / HUF 11,541)	0.5% (HUF 521 / HUF 11,541)	Through the Internet banking and mobile app or phone services (**)	0.35% (HUF 255 / HUF 11,541)	0.35% (HUF 255 / HUF 11,541)					
	Intra bank	Extra bank												
At an OTP branch	0.5% (HUF 521 / HUF 11,541)	0.5% (HUF 521 / HUF 11,541)												
Through the Internet banking and mobile app or phone services (**)	0.35% (HUF 255 / HUF 11,541)	0.35% (HUF 255 / HUF 11,541)												
<p>Money transfers in FCY (within Hungary)</p> <table border="1"> <thead> <tr> <th></th> <th>Intra bank and SEPA</th> <th>Extra bank (except SEPA)</th> </tr> </thead> <tbody> <tr> <td>At an OTP branch</td> <td>0.5% (HUF 521 / HUF 11,541)</td> <td>0.4% (HUF 3,000 / HUF 47,250)</td> </tr> <tr> <td>Over the phone via OTPdirekt</td> <td>0.35% (HUF 255 / HUF 11,541)</td> <td>0.35% (HUF 3,000 / HUF 47,250)</td> </tr> <tr> <td>Through the OTPdirekt online service</td> <td>0.35% (HUF 255 / HUF 11,541)</td> <td>0.3% (HUF 3,000 / HUF 47,250)</td> </tr> </tbody> </table>		Intra bank and SEPA	Extra bank (except SEPA)	At an OTP branch	0.5% (HUF 521 / HUF 11,541)	0.4% (HUF 3,000 / HUF 47,250)	Over the phone via OTPdirekt	0.35% (HUF 255 / HUF 11,541)	0.35% (HUF 3,000 / HUF 47,250)	Through the OTPdirekt online service	0.35% (HUF 255 / HUF 11,541)	0.3% (HUF 3,000 / HUF 47,250)		
	Intra bank and SEPA	Extra bank (except SEPA)												
At an OTP branch	0.5% (HUF 521 / HUF 11,541)	0.4% (HUF 3,000 / HUF 47,250)												
Over the phone via OTPdirekt	0.35% (HUF 255 / HUF 11,541)	0.35% (HUF 3,000 / HUF 47,250)												
Through the OTPdirekt online service	0.35% (HUF 255 / HUF 11,541)	0.3% (HUF 3,000 / HUF 47,250)												
<p>Standing orders in HUF (within Hungary)</p> <table border="1"> <thead> <tr> <th></th> <th>Intra bank</th> <th>Extra bank</th> </tr> </thead> <tbody> <tr> <td>At an OTP branch</td> <td>0.4% (HUF 81 / HUF 11,541)</td> <td>0.4% (HUF 170 / HUF 11,541)</td> </tr> <tr> <td>At an OTP branch with a postal payment order</td> <td>—</td> <td>0.6% (HUF 170 / HUF 11,541)</td> </tr> <tr> <td>Through the OTPdirekt online, phone service</td> <td>0.4% (HUF 81 / HUF 11,541)</td> <td>0.4% (HUF 170 / HUF 11,541)</td> </tr> </tbody> </table>		Intra bank	Extra bank	At an OTP branch	0.4% (HUF 81 / HUF 11,541)	0.4% (HUF 170 / HUF 11,541)	At an OTP branch with a postal payment order	—	0.6% (HUF 170 / HUF 11,541)	Through the OTPdirekt online, phone service	0.4% (HUF 81 / HUF 11,541)	0.4% (HUF 170 / HUF 11,541)		
	Intra bank	Extra bank												
At an OTP branch	0.4% (HUF 81 / HUF 11,541)	0.4% (HUF 170 / HUF 11,541)												
At an OTP branch with a postal payment order	—	0.6% (HUF 170 / HUF 11,541)												
Through the OTPdirekt online, phone service	0.4% (HUF 81 / HUF 11,541)	0.4% (HUF 170 / HUF 11,541)												
<p>Standing orders in FCY (within Hungary)</p> <table border="1"> <thead> <tr> <th></th> <th>Intra bank</th> <th>Extra bank</th> </tr> </thead> <tbody> <tr> <td>At an OTP branch</td> <td>0.4% (HUF 81 / HUF 11,541)</td> <td>—</td> </tr> <tr> <td>Through the OTPdirekt online, phone service</td> <td>0.4% (HUF 81 / HUF 11,541)</td> <td>—</td> </tr> </tbody> </table>		Intra bank	Extra bank	At an OTP branch	0.4% (HUF 81 / HUF 11,541)	—	Through the OTPdirekt online, phone service	0.4% (HUF 81 / HUF 11,541)	—					
	Intra bank	Extra bank												
At an OTP branch	0.4% (HUF 81 / HUF 11,541)	—												
Through the OTPdirekt online, phone service	0.4% (HUF 81 / HUF 11,541)	—												

Direct Debit	
<p>Unlimited number of direct debit orders up to HUF 60,000 a month (*)</p>	<p>HUF 310 / month</p> <p>HUF 53 + (0.3% max. HUF 11,541)</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							
Mastercard Online (MCO) card							
<p>Card issuance fee</p> <p>First card fee for the first year</p>	<p>HUF 2,358</p> <p>free of annual card fee (*)</p>						
<table border="1"> <tr> <td>Mastercard Online (MCO) card issuance fee</td> <td>HUF 2,358</td> </tr> <tr> <td>Mastercard Online (MCO) card fee for the first year</td> <td>The debit card requested first for the account is free of annual card fee in the first year (*)</td> </tr> <tr> <td>Mastercard Online (MCO) card fee from the 2nd year</td> <td>HUF 5,322</td> </tr> </table>	Mastercard Online (MCO) card issuance fee	HUF 2,358	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 5,322	
Mastercard Online (MCO) card issuance fee	HUF 2,358						
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 5,322						

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

Cash withdrawal fee with the bankcard offered to the account																	
<p>Unlimited number of cash withdrawal from any domestic OTP ATM up to max. HUF 150,000 a month (*)</p>	<p>Available: HUF 344 / month</p>																
<table border="1"> <thead> <tr> <th></th> <th>Operated by OTP</th> <th></th> </tr> </thead> <tbody> <tr> <td rowspan="2">Domestic ATM</td> <td>Operated by OTP</td> <td>HUF 118 + 1.49%</td> </tr> <tr> <td>Third party ATM</td> <td>HUF 1,174 + 0.6%</td> </tr> <tr> <td rowspan="2">Domestic branch</td> <td>In an OTP branch with a bankcard</td> <td>HUF 236 + 1.49%</td> </tr> <tr> <td>In an OTP branch without a bankcard</td> <td>HUF 230 + 1.49%</td> </tr> <tr> <td></td> <td>In a third party branch with a bankcard</td> <td>HUF 1,291 + 0.6%</td> </tr> </tbody> </table>		Operated by OTP		Domestic ATM	Operated by OTP	HUF 118 + 1.49%	Third party ATM	HUF 1,174 + 0.6%	Domestic branch	In an OTP branch with a bankcard	HUF 236 + 1.49%	In an OTP branch without a bankcard	HUF 230 + 1.49%		In a third party branch with a bankcard	HUF 1,291 + 0.6%	
	Operated by OTP																
Domestic ATM	Operated by OTP	HUF 118 + 1.49%															
	Third party ATM	HUF 1,174 + 0.6%															
Domestic branch	In an OTP branch with a bankcard	HUF 236 + 1.49%															
	In an OTP branch without a bankcard	HUF 230 + 1.49%															
	In a third party branch with a bankcard	HUF 1,291 + 0.6%															

OTPdirekt MONTHLY FEES											
<p>Unlimited number of SMS notifications (*)</p>	<p>Available: HUF 692 / month</p>										
<table border="1"> <tr> <td>OTPdirekt online service - only with query entitlement</td> <td style="text-align: center;">free of charge</td> </tr> <tr> <td>OTPdirekt (administrator service over the phone, online service, mobile phone service)</td> <td style="text-align: center;">HUF 172</td> </tr> <tr> <td>OTPdirekt Control service</td> <td style="text-align: center;">HUF 0</td> </tr> <tr> <td>OTPdirekt Broker service</td> <td style="text-align: center;">HUF 2,706</td> </tr> <tr> <td>Mobile Signature (upon login and per transaction)</td> <td>Mobile Signature messages after the first 10 such transmissions each month can be sent free of charge until 31 March 2023 as a promotional offer by the bank.</td> </tr> </table>	OTPdirekt online service - only with query entitlement	free of charge	OTPdirekt (administrator service over the phone, online service, mobile phone service)	HUF 172	OTPdirekt Control service	HUF 0	OTPdirekt Broker service	HUF 2,706	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 2023 as a promotional offer by the bank.	
OTPdirekt online service - only with query entitlement	free of charge										
OTPdirekt (administrator service over the phone, online service, mobile phone service)	HUF 172										
OTPdirekt Control service	HUF 0										
OTPdirekt Broker service	HUF 2,706										
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 2023 as a promotional offer by the bank.										

OTPdirekt PER MESSAGE CHARGES	Magyar Telekom	Yettel	Vodafone	DIGI Mobil
	HUF 30 / message	HUF 36 / message	HUF 39 / message	HUF 41 / 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 1 June 2022	
APR (with a credit limit of HUF 375,000 and a term of one year)	29.8%
Annual interest rate (variable)	24.56% per year
Service charge	1.13% per year (HUF 524 / - 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 2022 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: 01 June 2022

Effective from: 01 June 2022 until 31 August 2022 or withdrawn