

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.

TO
100.000 EUR
OBA

INSURED DEPOSIT

ACCOUNT MANAGEMENT

HUF 394 / month

Discounted account management fee (*) with a green account statement

Discounted account management fee (*)

| | |
|-----------------------------------|-----------------|
| with a green account statement | HUF 394 / month |
| account statement via postal mail | HUF 465 / month |

Promotional account management fee

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|-----------------------------------|-----------------|
| with a green account statement | HUF 527 / month |
| account statement via postal mail | HUF 598 / month |

Normal account management fee

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|-----------------------------------|-------------------|
| with a green account statement | HUF 1,242 / month |
| account statement via postal mail | HUF 1,312 / month |

FEES AND CHARGES OF THE BANKCARD OFFERED TO THE ACCOUNT

Mastercard Online (MCO) card

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| Card issuance fee | HUF 2,700 |
| First card fee for the first year | free of annual card fee (*) |

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|---|---|
| Mastercard Online (MCO) card issuance fee | HUF 2,700 |
| 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 6,094 |

INTERESTS

Annual interest on demand deposit

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

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| Between own accounts | Free of charge |
| Unlimited number of money transfers and standing orders submitted electronically up to HUF 100,000 a month (*) | HUF 394 / month |

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|-------------------------------------|---|-------------------------------|
| Money transfers | Through the Internet banking and mobile app or phone services (**) | At an OTP branch |
| Intra bank in HUF and FCY | | |
| Extra bank in HUF (within Hungary) | 0.35% (HUF 292 / HUF 13,214) | 0.5% (HUF 597 / HUF 13,214) |
| SEPA | | |
| Extra bank in FCY and abroad in HUF | 0.3% (HUF 3,435 / HUF 54,100) | 0.4% (HUF 3,435 / HUF 54,100) |

Cash withdrawal fee with the bankcard offered to the account

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| Unlimited number of cash withdrawal from any domestic OTP ATM up to max. HUF 150,000 a month (*) | Available: HUF 394 / month |
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|------------------------|---|------------------|
| Domestic ATM | Operated by OTP | HUF 135 + 1.49% |
| | Third party ATM | HUF 1,344 + 0.6% |
| Domestic branch | In an OTP branch with a bankcard | HUF 270 + 1.49% |
| | In an OTP branch without a bankcard | HUF 263 + 1.49% |
| | In a third party branch with a bankcard | HUF 1,478 + 0.6% |

OTPdirekt MONTHLY FEES

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| Unlimited number of SMS notifications (*) | Available: HUF 792 / month |
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| OTPdirekt online service - only with query entitlement | free of charge |
| OTPdirekt (administrator service over the phone, online service, mobile phone service) | HUF 197 |
| OTPdirekt Control service | HUF 0 |
| OTPdirekt Broker service | HUF 3,098 |
| 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 2024 as a promotional offer by the bank. |

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|--------------------------------------|-----------------------|------------------|------------------|-------------------|
| OTPdirekt PER MESSAGE CHARGES | Magyar Telekom | Yettel | Vodafone | DIGI Mobil |
| | HUF 35 / message | HUF 41 / message | HUF 45 / message | HUF 47 / message |

Direct Debit

HUF 355 / month

Unlimited number of direct debit orders up to HUF 60,000 a month (*)

HUF 61 + (0.3% max. HUF 13,214)

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).

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 250,000 is credited on the Account

OVERDRAFT FACILITY (subject to regular transfers to the account) and representative example - for contracts concluded from 15 April 2023

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|---|---|
| APR (with a credit limit of HUF 375,000 and a term of one year) | 43.6% |
| Annual interest rate (variable) | 34.55% per year |
| Service charge | 1.13% per year (min. HUF 600 / - 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