

PRODUCT INFORMATION - Classic 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 online service - only with query entitlement

TRANSACTION ACCOUNT PACKAGE ELEMENTS

- ✓ Unlimited number of direct debit orders up to HUF 30,000 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

Discounted account management fee (*)	
with a green account statement	HUF 307 / month
account statement via postal mail	HUF 359 / month
Promotional account management fee	
with a green account statement	HUF 410 / month
account statement via postal mail	HUF 462 / month
Normal account management fee	
with a green account statement	HUF 966 / month
account statement via postal mail	HUF 1018 / month

HUF 307 / month

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

Green account statements are available to the Account Holders who can only access their account statements electronically (via the OTPdirect online service).

FEES AND CHARGES OF THE BANKCARD OFFERED TO THE ACCOUNT

Mastercard Online (MCO) card

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

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

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

Money transfers in FCY (within Hungary)	Intra bank	Extra bank
At an OTP branch	0.5% (HUF 464 / HUF 10,280)	0.4% (HUF 2,680 / HUF 42,100)
Over the phone via OTPdirekt	0.35% (HUF 227 / HUF 10,280)	0.35% (HUF 2,680 / HUF 42,100)
Through the OTPdirekt online or SmartBank service	0.35% (HUF 227 / HUF 10,280)	0.3% (HUF 2,680 / HUF 42,100)

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 / -)

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 MONTHLY FEES

OTPdirekt online service - only with query entitlement	Free of charge
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Only "OTPdirekt online service - only with query entitlement" may be requested with a Base Account requested with Classic account package offer.

Direct Debit

Unlimited number of direct debit orders up to HUF 30,000 a month (*)	HUF 149 / month
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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).

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. (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

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

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.