

PRODUCT INFORMATION - JUNIOR Account offer (for customers over 18)



Base Account with Junior preference (*)

- ✓ One Junior debit card per account is free of annual card fee and card issuance fee (offered card The Mastercard Online Junior card)(*)
- ✓ Junior preference (*)
- ✓ OTPdirekt online service - only with query entitlement

TRANSACTION ACCOUNT PACKAGE ELEMENTS

If the Junior preference is requested, the transaction elements of the account package may not be used.

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

HUF 0 / month	Base account management fee with Junior preference	
	with a green account statement	HUF 0 / month
Junior preference (*)	account statement via postal mail	HUF 0 / month

The preference for the Base Account may be requested by Account Holders aged between 18-24 (last in the month prior to the 24th birthday of the Account Holder). The preference is provided for the last time in the month the Account Holder reaches 24 years of age, after which it will be terminated.

FEES AND CHARGES OF THE BANKCARD OFFERED TO THE ACCOUNT

Mastercard Online Junior card

Card issuance fee	free of charge (*) / HUF 2,101
Card fee for the first year	Free of charge (*)
Mastercard Online Junior card issuance fee	free of charge (*) / HUF 2,101
Mastercard Online Junior card fee for the first year	One Junior debit card per account is free of annual card fee in the first year (*)
Mastercard Online Junior card fee for from the 2nd year	One Junior debit card per account is free of annual card fee (*) / HUF 797

Only Mastercard Online Junior, Mastercard Online Junior Sajátkártya, Mastercard Online PTE Junior, and Mastercard Online ISIC Junior debit cards may be requested with a Junior account offer.

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

INTERESTS

Annual interest on demand deposit

0.01% (AER: 0.01%)

MONEY TRANSFERS

Between own accounts	Free of charge
Money transfers transaction elements	Not available

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)

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 / -)	—

Direct debit transaction elements	Not available
Direct Debit	
HUF 46 + 0.3%	
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).	

Only one Junior or Minimum Preference or Premium service may be required for the Base account at one time.

Junior preference (*)

The Junior preference may be requested and cancelled by 17.00 on the last working day of the given month and the change takes effect at 0.00 of the first day of the subsequent month.

If the Junior preference may be requested 3 month before of the Account Holder 24th birthday, only cards for adults could be ordered. The adult card may not contains any preference for issuance fee or card fee for the first year.

When a Junior preference is cancelled, the Junior card(s) must be returned and cancelled, as Junior cards can only be linked to Base Accounts with a Junior preference.

Cash withdrawal fee with the bankcard offered to the account

Cash withdrawal from ATM transaction elements	Not available
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Domestic ATM	Operated by OTP	HUF 104 + 1.49%
	Third party ATM	HUF 580 + 0.6%
Domestic branch	In an OTP branch with a bankcard	HUF 211 + 1.49%
	In a third party branch with a bankcard	HUF 687 + 0.6%

OTPdirekt MONTHLY FEES

OTPdirekt online service - only with query entitlement	Free of charge
SMS control transaction elements	Not available

Only "OTPdirekt online service - only with query entitlement" may be requested with a Base Account requested with JUNIOR Account offer (for customers over 18).

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 01 February 2015

APR (with a credit limit of HUF 375,000 and a term of one year)	23.5%
Annual interest rate (variable)	21.24% per year
Service charge	free of charge
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 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.

Published on: 15 April 2019

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