

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 (*)
- ✓ OTP Bank Digital Service: InternetBank and MobilBank

TRANSACTION ACCOUNT PACKAGE ELEMENTS

If the Junior preference is requested, only the Exchange rate+ discount account package element and the Junior e-transfer up to HUF 100,000 account package element or the Student account package element can 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](http://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

account statement via postal mail HUF 0 / month

Junior preference (*)

FEES AND CHARGES OF THE BANKCARD OFFERED TO THE ACCOUNT

Mastercard Online Junior card

Card issuance fee

free of charge (*) / HUF 3 292

Card fee for the first year

Free of charge (*)

Mastercard Online Junior card issuance fee

free of charge (*) / HUF 3 292

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 1 249

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.

Only Mastercard Online 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				
Money transfers transaction elements	Free of charge	Available - Free of charge		
Money transfers	Electronically: OTPdirekt by telephone, as well as through OTP InternetBank or OTP MobilBank services within the framework of OTP Digital Services(**)	At an OTP branch		
Intra bank in HUF and FCY				
Extra bank in HUF (within Hungary)	0.5% (HUF 333 / HUF 25 000)	0.65% (HUF 728 / HUF 30 000)		
SEPA				
Extra bank in FCY and abroad in HUF	0.35% (HUF 4 915 / HUF 59 456)	0.45% (HUF 5 188 / HUF 63 621)		
Standing orders (within Hungary)				
Intra bank in HUF and FCY	0.55% (HUF 113 / HUF 25 000)			
Extra bank in HUF	0.55% (HUF 237 / HUF 25 000)			
Direct debit transaction elements	Available - Free of charge	Direct Debit		
		HUF 75 + (0.45% max. HUF 25 000)		
		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 contain 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.

Junior E-transfer up to HUF 100,000:

An unlimited number of ad hoc and regular transfers initiated electronically up to a total of HUF 100,000 per month, not exceeding HUF 100,000, and an unlimited number of direct debits up to a total of HUF 30,000 per month.

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 2025 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.

(***) The Bank will provide the discounted fee in the fee range from HUF 150,001 until withdrawal, but no later than 30 June 2026.

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Effective from: 01 February 2026 until 31 March 2026 or withdrawn