

PRODUCT INFORMATION - Minimum account offer



Base Account with Minimum Preference

- ✓ The debit card requested first for the account is free of annual card fee in the first year (available card: Mastercard Online Next card)(*)
- ✓ Minimum Preference
- ✓ OTPdirekt online service - only with query entitlement

TRANSACTION ACCOUNT PACKAGE ELEMENTS

If the Minimum Preference is requested, the transaction elements of the account package cannot 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 Minimum Preference
	with a green account statement HUF 0 / month
	account statement via postal mail HUF 0 / month

Availability of Minimum Preference

If Minimum Preference is requested for a Base Account, the preferences will be effected only when the conditions of the Minimum Preference specified in the Business Rules are met.

FEES AND CHARGES OF THE BANKCARD OFFERED TO THE ACCOUNT

Mastercard Online Next card

Card issuance fee	HUF 2,244
First card fee for the first year	free of annual card fee (*)
Mastercard Online Next card issuance fee	HUF 2,244
Mastercard Online Next card fee	The debit card requested first for the account is free of annual card fee in the first year (*)
Mastercard Online Next card fee from the 2nd year	HUF 4,115

Only a Mastercard Online Next card is available with a Base Account requested with a Minimum Preference, although the application for such cards is not mandatory.

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 496 / HUF 10,981)	0.5% (HUF 496 / HUF 10,981)
Through the Internet banking and mobile app or phone services(**)	0.35% (HUF 243 / HUF 10,981)	0.35% (HUF 243 / HUF 10,981)

Money transfers in FCY (within Hungary)	Intra bank	Extra bank (except SEPA)
At an OTP branch	0.5% (HUF 496 / HUF 10,981)	0.4% (HUF 2,860 / HUF 44,960)
Over the phone via OTPdirekt	0.35% (HUF 243 / HUF 10,981)	0.35% (HUF 2,860 / HUF 44,960)
Through the OTPdirekt online or SmartBank service	0.35% (HUF 243 / HUF 10,981)	0.3% (HUF 2,860 / HUF 44,960)

Standing orders in HUF (within Hungary)	Intra bank	Extra bank
At an OTP branch	0.4% (HUF 77 / HUF 10,981)	0.4% (HUF 162 / HUF 10,981)
At an OTP branch with a postal payment order	—	0.6% (HUF 162 / HUF 10,981)
Through the OTPdirekt online, phone or SmartBank service	0.4% (HUF 77 / HUF 10,981)	0.4% (HUF 162 / HUF 10,981)

Standing orders in FCY (within Hungary)	Intra bank	Extra bank
At an OTP branch	0.4% (HUF 77 / HUF 10,981)	—
Through the OTPdirekt online, phone or SmartBank service	0.4% (HUF 77 / HUF 10,981)	—

Direct debit transaction elements	Not available
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Special direct debit	HUF 0
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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 112 + 1.49%
	Third party ATM	HUF 1,117 + 0.6%
Domestic branch	In an OTP branch with a bankcard	HUF 225 + 1.49%
	In an OTP branch without a bankcard	HUF 219 + 1.49%
	In a third party branch with a bankcard	HUF 1,228 + 0.6%

OTPDirekt HAVI DÍJAK

OTPDirekt online service - only with query entitlement	Free of charge
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SMS control transaction elements	Not available
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Only *OTPDirekt online service - only with query entitlement* may be requested with a Base Account requested with Minimum account offer.

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 15 January 2022

APR (with a credit limit of HUF 375,000 and a term of one year)	28.3%
Annual interest rate (variable)	23.45% per year
Service charge	1.08% per year (HUF 499 / - 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 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 2021 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.

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