

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
Availability of Minimum Preference	account statement via postal mail	HUF 0 / month

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 2,358
First card fee for the first year	free of annual card fee (*)
Mastercard Online Next card issuance fee	HUF 2,358
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 4,325

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.

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	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 521 / HUF 11,541)	0.5% (HUF 521 / HUF 11,541)
Through the Internet banking and mobile app or phone services(**)	0.35% (HUF 255 / HUF 11,541)	0.35% (HUF 255 / HUF 11,541)

Money transfers in FCY (within Hungary)	Intra bank and SEPA	Extra bank (except SEPA)
At an OTP branch	0.5% (HUF 521 / HUF 11,541)	0.4% (HUF 3,000 / HUF 47,250)
Over the phone via OTPdirekt	0.35% (HUF 255 / HUF 11,541)	0.35% (HUF 3,000 / HUF 47,250)
Through the OTPdirekt online service	0.35% (HUF 255 / HUF 11,541)	0.3% (HUF 3,000 / HUF 47,250)

Standing orders in HUF (within Hungary)	Intra bank	Extra bank
At an OTP branch	0.4% (HUF 81 / HUF 11,541)	0.4% (HUF 170 / HUF 11,541)
At an OTP branch with a postal payment order	—	0.6% (HUF 170 / HUF 11,541)
Through the OTPdirekt online, phone service	0.4% (HUF 81 / HUF 11,541)	0.4% (HUF 170 / HUF 11,541)

Standing orders in FCY (within Hungary)	Intra bank	Extra bank
At an OTP branch	0.4% (HUF 81 / HUF 11,541)	—
Through the OTPdirekt online, phone service	0.4% (HUF 81 / HUF 11,541)	—

Direct debit transaction elements	Not available
Special direct debit	HUF 0

Direct Debit
HUF 53 + (0.3% max. HUF 11,541)
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).

Fee of the following collections initiated from a Base Account, with Minimum Preference:
Direct Debit Instalment Plan for retail loans disbursed by OTP Bank
Direct Debit Instalment Plan for retail loans disbursed by OTP Jelzálogbank Zrt. and/or OTP Lakástakarék Zrt. — for applications received after 1 January 2013

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 118 + 1.49%
	Third party ATM	HUF 1,174 + 0.6%
Domestic branch	In an OTP branch with a bankcard	HUF 236 + 1.49%
	In an OTP branch without a bankcard	HUF 230 + 1.49%
	In a third party branch with a bankcard	HUF 1,291 + 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 1 June 2022

APR (with a credit limit of HUF 375,000 and a term of one year)	29.8%
Annual interest rate (variable)	24.56% per year
Service charge	1.13% per year (HUF 524 / - 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

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 2022 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.

Published on: 01 June 2022

Effective from: 01 June 2022 until 31 August 2022 or withdrawn