

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
- ✓ OTP Bank Digital Service: InternetBank and MobilBank - only the Basic service package can be used

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.

TO
100.000 EUR

OBA

**INSURED
DEPOSIT**

ACCOUNT MANAGEMENT

FEES AND CHARGES OF THE BANKCARD OFFERED TO THE ACCOUNT

HUF 0 / month

Base Account management fee with Minimum Preference

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.

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	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 348 / HUF 26 000)	0.65% (HUF 466 / HUF 31 000)
SEPA		

Extra bank in FCY and abroad in HUF	0.35% (HUF 5 131 / HUF 59 456)	0.45% (HUF 5 416 / HUF 63 621)
-------------------------------------	--------------------------------	--------------------------------

Standing orders (whitin Hungary)	
----------------------------------	--

Intra bank in HUF and FCY	0.55% (HUF 118 / HUF 26 000)
Extra bank in HUF	0.55% (HUF 247 / HUF 26 000)

Direct Debit	
Direct debit transaction elements	Not available
HUF 78 + (0.45% max. HUF 26 000)	
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),	

Fee of the following collections initiated from a Base Account, with Minimum Preference:	
Special direct debit	HUF 0
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 Lakástakarékt Zrt. — for applications received after 1 January 2013	

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

Availability of Minimum Preference

- ✓ The Minimum 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.
- ✓ The Minimum Preference is provided unconditionally in the month of the application (fractional month) and for the 1st full month following the application, after which its availability will depend on the fulfillment of the conditions included in the Business Rules on Retail Bank Accounts, Deposits and Overdraft Credits - Payment Accounts (Bank Accounts) document.
- ✓ If the conditions are met during the particular monthly review, the preference will apply to the fees due in the subsequent month.

OTHER

(*) Fees and preferences advertised in a campaign. The promotion is valid until withdrawn, but no later than the 1st day of the 2nd month after the publication of the 2026 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 the 1st day of the 2nd month after the publication of the 2026 inflation rate.

Published on: 01 September 2026

Effective from: 01 September 2026 until 30 November 2026 or withdrawn

Mastercard Online Next card	
Card issuance fee	HUF 3 437
First card fee for the first year	free of annual card fee (*)
Mastercard Online Next card issuance fee	HUF 3 437
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 6 305

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.

Cash withdrawal fee with the bankcard offered to the account	
Cash withdrawal from ATM transaction elements	Not available

Domestic ATM	Operated by OTP	Up to 150 000 HUF	From 150 001 HUF
		HUF 172 + 1.79%	1 711 HUF + 0.9%***
Domestic branch	Third party ATM	HUF 1 711 + 0.9%	
	In an OTP branch without a bankcard	HUF 1 326 + 1.99%	
	In a third party branch with a bankcard	HUF 1 881 + 0.9%	

OTP Digital service MONTHLY FEES	
OTP Digital service - Basic package only	Free of charge

Detailed conditions for Digital Services can be found in the document titled OTP Bank Digital Services Announcement - for retail customers.

OVERDRAFT FACILITY (subject to regular transfers to the account) and representative example - for contracts concluded from 01 July 2026	
APR (with a credit limit of HUF 375,000 and a term of one year)	35.0%
Annual interest rate (variable)	27.59%
Service charge	1.13% per year (min. HUF 764 / - 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