

# PRODUCT INFORMATION - Premium+ account package offer



From October 2, 2023, this Premium service can only be requested as part of an Employer or Employee offer.

## Base Account with Premium services (\*)

- ✓ The debit card requested first for the account is free of annual card fee in the first year (offered card: Mastercard Premium card, without any issuance fee)(\*)
- ✓ OTPdirekt services exempt from monthly fees (except for OTPdirekt Broker) - all

## TRANSACTION ACCOUNT PACKAGE ELEMENTS

- ✓ Unlimited number of money transfers and standing orders submitted electronically up to HUF 200,000 a month (\*)
- ✓ Following the second transaction, cash withdrawal from any domestic OTP ATM in an unlimited number of instalments from the amount not withdrawn in the course of the first two transactions from the max. monthly HUF 150,000 free-of-charge cash withdrawal possibility permitted by law . (\*)
- ✓ Unlimited number of SMS control notifications

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

The Premium+ account package monthly fee consists of Base account and premium service monthly fees

Discounted account management fee (*)	
with a green account statement	HUF 433 / month
account statement via postal mail	HUF 547 / month
Promotional account management fee	
with a green account statement	HUF 579 / month
account statement via postal mail	HUF 703 / month
Normal account management fee	
with a green account statement	HUF 1,365 / month
account statement via postal mail	HUF 1,543 / month

  

Normal monthly fee of the service if the condition is not met	
	HUF 6,991 / month

Green account statements are available to the Account Holders who can only access their account statements electronically (via the OTPdirect online service).

## INTERESTS

### Annual interest on demand deposit

0.01% (AER: 0.01%)

## MONEY TRANSFERS

Between own accounts	Free of charge
Unlimited number of money transfers and standing orders submitted electronically up to HUF 200,000 a month (*) (***)	HUF 0 / month

Money transfers	Through the Internet banking and mobile app or phone services (**)	At an OTP branch
Intra bank in HUF and FCY		
Extra bank in HUF (within Hungary)	0.35% (HUF 321 / HUF 14,522)	0.5% (HUF 702 / HUF 15,540)
SEPA		
Extra bank in FCY and abroad in HUF	0.3% (HUF 3,775 / HUF 59,456)	0.4% (HUF 4,039 / HUF 63,621)

Standing orders (whitin Hungary)	
Intra bank in HUF and FCY	0.4% (HUF 109 / HUF 15,540)
Extra bank in HUF	0.4% (HUF 229 / HUF 15,540)

Direct Debit	
Unlimited number of direct debit orders up to HUF 60,000 a month (*)	HUF 390 / month
	HUF 72 + (0.3% max. HUF 15,540)

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.  
The Premium service 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.

## Conditions of the preferential monthly fee of the Premium Service:

- ✓ If in two during the past three months (between the 16th of the third month and the 15th of the month immediately before a given monthly closing day) the daily average closing balance of all savings (term deposits, securities account (portfolio at valuation price), Foreign Currency Account (at daily average exchange rates), Long-term Investment Accounts, Long-term Investment Securities Accounts (portfolio at valuation price) Pension Savings Accounts (portfolio at valuation price), savings accounts linked to the account) of the Account Holder held with OTP Bank exceeded HUF 7.5 million, or
- ✓ If in two of the last three months prior to the monthly review (between the 16th of the third month and the 15th of the month prior to the given monthly closing day), net income of minimum HUF 500,000 is transferred to the account and/or to the Foreign Currency Accounts for which the Base Account with Premium services is specified as the nominated account.

When the Premium service is requested, a preferential monthly fee will be charged for the first 3 (full) months irrespective of the fulfilment of the conditions.

## FEES AND CHARGES OF THE BANKCARD OFFERED TO THE ACCOUNT

### Mastercard Prémium card

Card issuance fee	Free of charge (*)
First card fee for the first year	Free of charge (*) (**)
Mastercard Prémium card issuance fee	free of charge (*) / HUF 3,175
Mastercard Prémium card fee	The debit card requested first for the account is free of annual card fee in the first year (*)
Mastercard Prémium card fee from the 2nd year	HUF 12,753

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

Unlimited number of cash withdrawal from any domestic OTP ATM up to max. HUF 150,000 a month (*) (see above)	HUF 0 / month
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Domestic ATM	Operated by OTP	HUF 159 + 1.49%
	Third party ATM	HUF 1,581 + 0.6%
Domestic branch	In an OTP branch without a bankcard	HUF 309 + 1.49%
	In a third party branch with a bankcard	HUF 1,738 + 0.6%

## OTPdirekt MONTHLY FEES

Unlimited number of SMS notifications (*)	HUF 0 / month
OTPdirekt online service - only with query entitlement	free of charge
OTPdirekt (administrator service over the phone, online service, mobile phone service)	free of charge
OTPdirekt Control service	free of charge
OTPdirekt Broker service	HUF 3,405
Mobile Signature (upon login and per transaction)	Mobile Signature messages after the first 10 such transmissions each month can be sent free of charge until 31 March 2025 as a promotional offer by the bank.

OTPdirekt PER MESSAGE CHARGES	Magyar Telekom	Yettel	Vodafone	DIGI Mobil
	HUF 40 / message	HUF 47 / message	HUF 52 / message	HUF 54 / message

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 March 2024

APR (with a credit limit of HUF 375,000 and a term of one year)	40.6%
Annual interest rate (variable)	32.00% per year
Service charge	1.13% per year (min. HUF 706 / - 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 2024 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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Effective from: 01 March 2024 until 31 May 2024 or withdrawn