

Published on: 12 February 2021

Effective from: 1 March 2021



PUBLIC ANNOUNCEMENT

On the commissions, fees and costs arising in relation to the HUF and foreign currency accounts of micro and small enterprise clients

Based on the conditions specified in the Corporate Division Business Regulations, OTP Bank Plc. classifies as its micro and small enterprise (MSE) clientele those **sole traders, enterprises** with or without legal personality, **foundations**, organisations managing public donations, and **non-profit and other organisations** outside the sphere of public service, whose product use is limited to standard enterprise products only, and whose total banking obligations do not exceed HUF 250 million. If an enterprise is a member of a group of companies, the value limit applies to the enterprises combined. Irrespective of these conditions, **condominiums and housing cooperatives** are also classified as part of this clientele. The products covered by this Public Announcement belong to the standard enterprise product range of OTP Bank Plc.

Changes in the text are shown in italics.

The modification of the Public Announcement is justified by the adjustment of the fee for instant ATM cash deposits in line with the 2020 inflation rate.

Pursuant to the Debit Card Business Regulations (I. General provisions, Paragraph (14)), the fee payable for instant ATM cash deposits specified in this Public Announcement shall be adjusted by the rate of the annual consumer price index (inflation rate) published for the previous year by the Central Statistical Office (3.3% for 2020).

**OFFERS IN THIS PUBLIC ANNOUNCEMENT APPLY TO CONTRACTS CONCLUDED BEFORE 4 FEBRUARY 2013 –
OTP Bank Plc. shall not conclude new contracts under the conditions listed in the Announcement**

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I.

CONDITIONS OF ACCOUNT PACKAGES

1. NOTES AND CONDITIONS RELATED TO THE APPLICATION FOR ACCOUNT PACKAGES

1. The conditions detailed in Chapter II (General payment conditions) apply to all account packages in respect of fees and commissions not shown in the Chapter "Conditions of Account Packages".
2. In the event of switching to another bank account/account package, the commission, cost and fee conditions of the new bank account/account package are effective from the day following the recontracting; in addition, OTP Bank Plc. ensures that the existing bank account number can be retained, except for the "Bázis" account package, for which OTP Bank Plc. requires a new bank account contract and generates a new bank account number.
3. Non-profit and other organisations, as well as foundations may use any of the general enterprise account packages specified in the Announcement.
4. The fee for services marked with X in the Sections "Content of the account packages" is included in the monthly fee for the account package.
5. If the monthly fee of any account package includes the annual fee of a specific type of debit card, it covers the card first ordered for that account package in all cases.
6. If the account package includes free cash withdrawals from OTP ATMs, such free of charge possibility may pertain to any debit card under the account package.
7. Transactions considered for the purposes of the discounts provided for the account packages are those completed between 0:00 o'clock on the first day of the month and 24:00 o'clock on the last day of the month.
8. The commission for cash desk deposits applies to banknote deposits. When depositing coins, this commission is charged over and above the tariff specified in the "Public Announcement on the tariffs applicable to the distribution of banknotes and coins".

2. GENERAL ENTERPRISE ACCOUNT PACKAGES					
DESCRIPTION	Small enterprise BAZIS account package		Small enterprise START account package		Small enterprise STANDARD account package
	For enterprises	For non-profit organisations	In promotional periods	In non-promotional periods	
CONTENTS OF THE ACCOUNT PACKAGES					
1x HUF payment account	X		X		X
Annual fee of an unembossed MC debit card	In respect of the first annual card fee.		X		X
OTPdirekt monthly fee			X		
Free cash withdrawal from OTP ATMs			First transaction/month		First transaction/month
Free domestic ad hoc HUF credit transfer			First 2 inter-bank transactions of the month initiated via OTPdirekt services ⁽¹⁹⁾ .		
FEES AND COMMISSIONS					
Monthly account management fee					
With monthly paper-based statement ⁽¹⁾	HUF 130/month	HUF 21/month	HUF 1,074/month	HUF 4,071/month	HUF 3,348/month
With authenticated electronic bank account statement ⁽²⁾	HUF 314/month	HUF 190/month	HUF 1,256/month	HUF 4,164/month	HUF 3,424/month
With paper-based statement for each account movement	HUF 486/month	HUF 363/month	HUF 1,441/month	HUF 4,495/month	HUF 4,104/month
Domestic HUF and intra-bank foreign currency ad hoc transfers					
Intra-bank, via OTPdirekt services ⁽¹⁸⁾	0.385%, min. HUF 346, max. HUF 126,096		0.30%, max. HUF 6,000	0.397%, min. HUF 346, max. HUF 126,096	0.409%, min. HUF 114, max. HUF 126,096
Intra-bank, initiated in a branch	0.385%, min. HUF 346, max. HUF 126,096		0.413%, min. HUF 418, max. HUF 126,096		0.409%, min. HUF 114, max. HUF 126,096
Inter-bank, via OTPdirekt services ^{(18), (19)}	0.935%, min. HUF 790, max. HUF 126,096		0.443%, min. HUF 451, max. HUF 126,096		0.460%, min. HUF 378, max. HUF 126,096
Inter-bank, initiated in a branch ⁽¹⁹⁾	0.935%, min. HUF 790, max. HUF 126,096		0.574%, min. HUF 647, max. HUF 126,096		0.460%, min. HUF 378, max. HUF 126,096
SEPA transfers					
Via OTPdirekt services	0.935%, min. HUF 790, max. HUF 126,096		0.443%, min. HUF 451, max. HUF 126,096		0.460%, min. HUF 378, max. HUF 126,096
Initiated in a branch	0.935%, min. HUF 790, max. HUF 126,096		0.574%, min. HUF 647, max. HUF 126,096		0.460%, min. HUF 378, max. HUF 126,096
HUF cash withdrawal at cash desk	1.305% + HUF 662		1.159%, min. HUF 597		1.159%, min. HUF 597
HUF cash deposit at cash desk	0.601% + HUF 662		0.058%, min. HUF 240		0.058%, min. HUF 240
OTHER CONDITIONS					
			<p>The promotional conditions apply to the Start account package opened by the client first and as a new account, up to an account management history of 2 years, provided that the client's entrepreneur history does not exceed one year as at the date of opening the account. Otherwise (e.g. when switching to the Start account package irrespective of the client's entrepreneur history) the conditions of the non-promotional period apply.</p>		

DESCRIPTION	Small enterprise KOMFORT account package		Small enterprise GOLD account package
	Small enterprise E-account package		
	Min. HUF 100 million	Min. HUF 250 million	
	with annual debit account turnover commitment		
CONTENTS OF THE ACCOUNT PACKAGES			
1x HUF payment account	X	X	X
Annual fee of an unembossed MC debit card	X	X	X
OTPdirekt monthly fee	X	X	X
Preferential payment conditions	X	X	X
Free domestic ad hoc HUF credit transfer	First 10 transactions of the month initiated via OTPdirekt services.		First 20 inter-bank transactions of the month initiated via OTPdirekt services ⁽¹⁹⁾ .
Preferential tiered interest on demand deposits		X	X
Private banking account management			X
Preferential securities account management			X
FEES AND COMMISSIONS			
Monthly account management fee			
With monthly paper-based statement ⁽¹⁾	HUF 6,863/month	HUF 3,532/month	HUF 25,103/month
With authenticated electronic bank account statement ⁽²⁾	HUF 6,944/month	HUF 3,611/month	HUF 25,194/month
With paper-based statement for each account movement	HUF 8,088/month	HUF 5,065/month	HUF 26,579/month
Domestic HUF and intra-bank foreign currency ad hoc transfers			
Intra-bank, via OTPdirekt services ⁽¹⁸⁾	0.342%, min. HUF 114, max. HUF 126,096	0.298%, min. HUF 114, max. HUF 126,096	114 Ft
Intra-bank, initiated in a branch	0.442%, min. HUF 114, max. HUF 126,096	0.442%, min. HUF 114, max. HUF 126,096	0.30%, max. HUF 6,000
Inter-bank, via OTPdirekt services ^{(18), (19)}	0.401%, min. HUF 242, max. HUF 126,096	0.386%, min. HUF 242, max. HUF 126,096	0.357%, min. HUF 242, max. HUF 126,096
Inter-bank, initiated in a branch ⁽¹⁹⁾	0.565%, min. HUF 242, max. HUF 126,096	0.565%, min. HUF 378, max. HUF 126,096	0.460%, min. HUF 378, max. HUF 126,096
SEPA transfers			
Via OTPdirekt services	0.401%, min. HUF 242, max. HUF 126,096	0.386%, min. HUF 242, max. HUF 126,096	0.357%, min. HUF 242, max. HUF 126,096
Initiated in a branch	0.565%, min. HUF 242, max. HUF 126,096	0.565%, min. HUF 378, max. HUF 126,096	0.460%, min. HUF 378, max. HUF 126,096
HUF cash withdrawal at cash desk	1.159%, min. HUF 597	1.159%, min. HUF 597	1.159%, min. HUF 597
HUF cash deposit at cash desk	0.058%, min. HUF 240	0.058%, min. HUF 240	0.058%, min. HUF 240
OTHER CONDITIONS			
		The account package and the related premium transaction discounts are available upon committing to a minimum annual debit account turnover. If the undertaken debit account turnover is not met, the client must pay a special charge amounting to 0.1% of the shortfall. ⁽³⁾ The preferential demand deposit interest rate applies to the payment account of the account package in accordance with the prevailing "Public Announcement on the deposit interest rates for the HUF accounts of enterprises and public service clients".	The Private Banking service package is provided free of monthly charge to one natural person designated by the enterprise. The securities account of the enterprise is subject to the conditions of Private Banking securities account management. The preferential demand deposit interest rate applies to the payment account of the account package in accordance with the prevailing "Public Announcement on the deposit interest rates for the HUF accounts of enterprises and public service clients".

DESCRIPTION	Small enterprise MIKRO account package		Small enterprise SZINKRON account package	Small enterprise SZINKRONEXTRA account package
	for contracts concluded by 31 December 2006	for contracts concluded from 1 January 2007		
CONTENTS OF THE ACCOUNT PACKAGES				
1x HUF payment account	X		X	X
Annual fee of an unembossed MC debit card	X		X	X
OTPdirekt monthly fee	X		X	X
Preferential payment conditions				X
Free cash withdrawal from OTP ATMs			First transaction/month	
Free domestic ad hoc HUF credit transfer				First 10 transactions of the month initiated via OTPdirekt services.
Preferential retail account management ⁽⁵⁾			X	X
FEES AND COMMISSIONS				
Monthly account management fee				
With monthly paper-based statement ⁽¹⁾	HUF 1,266/month	HUF 3,538/month	HUF 4,081/month	HUF 7,803/month
With authenticated electronic bank account statement ⁽²⁾	HUF 1,450/month	HUF 3,617/month	HUF 4,175/month	HUF 7,894/month
With paper-based statement for each account movement	HUF 1,701/month	HUF 3,962/month	HUF 4,736/month	HUF 8,846/month
Domestic HUF and intra-bank foreign currency ad hoc transfers				
Intra-bank, via OTPdirekt services ⁽¹⁸⁾	0.397%, min. HUF 346, max. HUF 126,096		0.409%, min. HUF 114, max. HUF 126,096	0.342%, min. HUF 114, max. HUF 126,096
Intra-bank, initiated in a branch	0.413%, min. HUF 418, max. HUF 126,096		0.409%, min. HUF 114, max. HUF 126,096	0.442%, min. HUF 114, max. HUF 126,096
Inter-bank, via OTPdirekt services ^{(18), (19)}	0.443%, min. HUF 451, max. HUF 126,096		0.460%, min. HUF 378, max. HUF 126,096	0.401%, min. HUF 242, max. HUF 126,096
Inter-bank, initiated in a branch ⁽¹⁹⁾	0.574%, min. HUF 647, max. HUF 126,096		0.460%, min. HUF 378, max. HUF 126,096	0.565%, min. HUF 242, max. HUF 126,096
SEPA transfers				
Via OTPdirekt services	0.443%, min. HUF 451, max. HUF 126,096		0.460%, min. HUF 378, max. HUF 126,096	0.401%, min. HUF 242, max. HUF 126,096
Initiated in a branch	0.574%, min. HUF 647, max. HUF 126,096		0.460%, min. HUF 378, max. HUF 126,096	0.565%, min. HUF 242, max. HUF 126,096
HUF cash withdrawal at cash desk	1.159%, min. HUF 597		1.159%, min. HUF 597	1.159%, min. HUF 597
HUF cash deposit at cash desk	0.058%, min. HUF 240		0.058%, min. HUF 240	0.058%, min. HUF 240
OTHER CONDITIONS				
	<p>Contracts concluded by 31 December 2006 mean contracts concluded by the client for the Mikro account package on or before 31 December 2006, provided that the client has not switched to another account package with respect to the respective bank account since then.</p>			

DESCRIPTION	Small enterprise STANDARD DEVIZAPLUSZ account package	Small enterprise E-DEVIZAPLUSZ account package
CONTENTS OF THE ACCOUNT PACKAGES		
1x HUF payment account	X	X
1x foreign currency payment account (EUR, USD, CHF or GBP)	X	X
Discounts for ad hoc foreign currency and international HUF transfers / credits	X	X
Free standard credit transfers to OTP Foreign Subsidiary Banks	First transaction/month (credited retrospectively)	First transaction/month (credited retrospectively)
Unembossed MC debit card annual fee (for HUF accounts)	X	X
OTPdirekt monthly fee		X
Free cash withdrawal from OTP ATMs (for HUF accounts)	First transaction/month	
Free domestic ad hoc HUF credit transfer (for HUF accounts)		First 10 transactions of the month initiated via OTPdirekt services.
FEES AND COMMISSIONS		
Monthly account management fee ⁽⁴⁾		
With monthly paper-based statement ⁽¹⁾	HUF 6,481/month	HUF 9,996/month
With authenticated electronic bank account statement ⁽²⁾	HUF 6,648/month	HUF 10,168/month
With paper-based statement for each account movement	HUF 7,556/month	HUF 11,540/month
Domestic HUF and intra-bank foreign currency ad hoc transfers debited against HUF accounts		
Intra-bank, via OTPdirekt services ⁽¹⁸⁾	0.409%, min. HUF 114, max. HUF 126,096	0.342%, min. HUF 114, max. HUF 126,096
Intra-bank, initiated in a branch	0.409%, min. HUF 114, max. HUF 126,096	0.442%, min. HUF 114, max. HUF 126,096
Inter-bank, via OTPdirekt services ^{(18), (19)}	0.460%, min. HUF 378, max. HUF 126,096	0.401%, min. HUF 242, max. HUF 126,096
Inter-bank, initiated in a branch ⁽¹⁹⁾	0.460%, min. HUF 378, max. HUF 126,096	0.565%, min. HUF 242, max. HUF 126,096
Intra-bank foreign currency transfers debited against FX accounts	0.231%, min. HUF 114, max. HUF 126,096	0.231%, min. HUF 114, max. HUF 126,096
Foreign currency and international HUF ad hoc transfers (debited against the HUF and FX accounts of the account package) initiated via OTPdirekt services or in a branch		
SEPA transfers		
Via OTPdirekt services	0.460%, min. HUF 378, max. HUF 126,096	0.401%, min. HUF 242, max. HUF 126,096
Initiated in a branch	0.460%, min. HUF 378, max. HUF 126,096	0.565%, min. HUF 242, max. HUF 126,096
Crediting SEPA and EEA EUR transfers		
	free of charge	free of charge
International transfers in HUF or foreign currency, inter-bank foreign currency transfers	Via OTPdirekt services ⁽¹⁸⁾	0.25%, min. HUF 4,160, max. HUF 45,000
	initiated in a branch	0.35%, min. HUF 4,160, max. HUF 45,000
Commission for crediting incoming foreign currency transfers from foreign banks or other Hungarian banks exceeding EUR 100 (or its equivalent in another foreign currency) for	0.03%, min. EUR 2.5, max. EUR 30	0.03%, min. EUR 2.5, max. EUR 30
HUF cash withdrawal at cash desk	1.159%, min. HUF 597	1.159%, min. HUF 597
HUF cash deposit at cash desk	0.058%, min. HUF 240	0.058%, min. HUF 240
OTHER CONDITIONS		
<p>Switching to this account package is only permitted where no additional bank accounts kept in another currency were linked to the original account under a single contract. The management of accounts in several currencies under a single account contract is not feasible under the DevizaPlusz account package. Unless requested otherwise, the fee of the small enterprise DevizaPlusz account package specified in the Public Announcement is debited separately against the HUF and FX payment accounts. If the enterprise FX payment account of the account package is closed for any reason, the account package will be terminated automatically; in terms of the costs, the related services and the transaction discounts, the remaining HUF payment account will continue as a Small Enterprise Standard Account Package upon the termination of the Standard DevizaPlusz account package, and as a Small Enterprise e-account package upon termination of the e-DevizaPlusz account package. If the HUF payment account of the account package is closed for any reason, the account package will be terminated automatically. In terms of the costs, the related services and the transaction fees and commissions, the remaining FX payment account will continue as a standard FX payment account. The fee for the first payment in any subject month to one of OTP's Foreign Subsidiary Banks is reimbursed by the Bank retrospectively in the following month by crediting it to the bank account from which the transfer was initiated. If there are several credit transfers on the same day, the Bank will randomly select the transaction for the retrospective fee reimbursement.</p>		

3. PROFESSIONAL ACCOUNT OFFERS			
DESCRIPTION	Small enterprise PATIKA account package	Small enterprise JOG-ÁSZ account package	ÜGYVÉDI LETÉTI (attorney escrow) account with debit card
CONTENTS OF THE ACCOUNT PACKAGES			
1x HUF payment account	X	X	X (dedicated account)
Annual fee of an unembossed MC debit card	X	X	In respect of the first annual card fee.
OTPdirekt monthly fee	X	X	
Preferential payment conditions	X	X	X
Preferential tiered interest on demand deposits	X		
FEES AND COMMISSIONS			
Monthly account management fee			
With monthly paper-based statement ⁽¹⁾	HUF 2,371/month	HUF 1,152/month	HUF 0/month
With authenticated electronic bank account statement ⁽²⁾	HUF 2,463/month	HUF 1,256/month	HUF 89/month
With paper-based statement for each account movement	HUF 4,203/month	HUF 2,378/month	HUF 593/month
Domestic HUF and intra-bank foreign currency ad hoc transfers			
Intra-bank, via OTPdirekt services ⁽¹⁸⁾	0.298%, min. HUF 114, max. HUF 126,096	0.298%, min. HUF 114, max. HUF 126,096	0.058%, min. HUF 39, max. HUF 126,096
Intra-bank, initiated in a branch	0.298%, min. HUF 114, max. HUF 126,096	0.298%, min. HUF 114, max. HUF 126,096	0.058%, min. HUF 39, max. HUF 126,096
Inter-bank, via OTPdirekt services ^{(18), (19)}	0.386%, min. HUF 242, max. HUF 126,096	0.386%, min. HUF 242, max. HUF 126,096	0.105%, min. HUF 134, max. HUF 126,096
Inter-bank, initiated in a branch ⁽¹⁹⁾	0.386%, min. HUF 242, max. HUF 126,096	0.386%, min. HUF 242, max. HUF 126,096	0.105%, min. HUF 134, max. HUF 126,096
SEPA transfers			
Via OTPdirekt services	0.386%, min. HUF 242, max. HUF 126,096	0.386%, min. HUF 242, max. HUF 126,096	0.105%, min. HUF 134, max. HUF 126,096
Initiated in a branch	0.386%, min. HUF 242, max. HUF 126,096	0.386%, min. HUF 242, max. HUF 126,096	0.105%, min. HUF 134, max. HUF 126,096
HUF cash withdrawal at cash desk	1.159%, min. HUF 597	1.159%, min. HUF 597	0.458%, min. HUF 420
HUF cash deposit at cash desk	0.035%, min. HUF 240	0.058%, min. HUF 240	0.058%, min. HUF 240
OTHER CONDITIONS			
	<p>The account package is available for enterprises operating pharmacies and for pharmaceutical retailers (with primary TEÁOR (NACE) codes 4646 or 4773 as per the 2008 classification). The preferential demand deposit interest rate applies to the payment account of the account package in accordance with the prevailing "Public Announcement on the deposit interest rates for the HUF accounts of enterprises and public service clients".</p>	<p>The account package is available for enterprises engaged in legal activities (attorneys, lawyers, notaries, etc.) (with primary TEÁOR (NACE) code 6910 as per the 2008 classification).</p>	<p>The attorney escrow account is available for attorneys only.</p> <p>The above conditions only apply if the client also orders a debit card for the attorney escrow account. Otherwise, the applicable conditions are those specified in Subsection II.1.2.j of the Public Announcement under Other accounts. Escrow accounts are available only in addition to a payment account held with OTP Bank.</p>

DESCRIPTION	Small enterprise KÖNYVELŐI (Accountant) account package	Small enterprise TERRA account package	NON-PROFIT account package	
			In compliance with the savings condition	Without compliance with the savings condition
CONTENTS OF THE ACCOUNT PACKAGES				
1x HUF payment account	X	X	X	
1x dedicated bank account		X		
Annual fee of an unembossed MC debit card	X			
OTPdirekt monthly fee	X	X	X	
Free domestic ad hoc HUF credit transfer	First 2 inter-bank transactions of the month initiated via OTPdirekt services ⁽¹⁹⁾		The first inter-bank transaction of the month initiated via OTPdirekt services ⁽¹⁹⁾	
FEES AND COMMISSIONS				
Monthly account management fee				
With monthly paper-based statement ⁽¹⁾	not available	HUF 3,087/month	HUF 383/month	HUF 1,289/month
With authenticated electronic bank account statement ⁽²⁾	HUF 949/month	HUF 3,178/month	HUF 557/month	HUF 1,470/month
With paper-based statement for each account movement	not available	HUF 3,417/month	HUF 614/month	HUF 1,553/month
Domestic HUF and intra-bank foreign currency ad hoc transfers				
Intra-bank, via OTPdirekt services ⁽¹⁸⁾	0.30%, max. HUF 6,000	0.382%, min. HUF 135, max. HUF 121,711	0.30%, max. HUF 6,000	
Intra-bank, initiated in a branch	0.413%, min. HUF 418, max. HUF 126,096	0.382%, min. HUF 135, max. HUF 121,711	0.728%, min. HUF 60, max. HUF 126,096	
Inter-bank, via OTPdirekt services ^{(18), (19)}	0.443%, min. HUF 451, max. HUF 126,096	0.434%, min. HUF 345, max. HUF 121,711	0.536%, min. HUF 345, max. HUF 126,096	
Inter-bank, initiated in a branch ⁽¹⁹⁾	0.574%, min. HUF 647, max. HUF 126,096	0.434%, min. HUF 345, max. HUF 121,711	0.708%, min. HUF 345, max. HUF 126,096	
SEPA transfers				
Via OTPdirekt services	0.443%, min. HUF 451, max. HUF 126,096	0.434%, min. HUF 345, max. HUF 121,711	0.536%, min. HUF 345, max. HUF 126,096	
Initiated in a branch	0.574%, min. HUF 647, max. HUF 126,096	0.434%, min. HUF 345, max. HUF 121,711	0.708%, min. HUF 345, max. HUF 126,096	
HUF cash withdrawal at cash desk	1.159%, min. HUF 597	1.159%, min. HUF 597	1.306%, min. HUF 597	
HUF cash deposit at cash desk	0.058%, min. HUF 240	0.058%, min. HUF 240	0.058%, min. HUF 240	
OTHER CONDITIONS				
	The account package is available only for enterprises engaged in accounting, audit and tax advisory activities (primary TEÁOR (NACE) code 6920 as per the 2008 classification), subject to choosing the authenticated electronic bank account statement.	The account package is available only for clients engaged in agricultural, forestry and fishing activities (primary TEÁOR (NACE) codes starting with 01, 02 or 03 as per the 2008 classification). The fees and commissions applicable to the dedicated account in the account package are the fees and commissions specified for the payment account (except for the monthly fee included in the package).	The account package is only available for non-profit organisations and foundations (with the exception of condominiums and housing cooperatives). Savings condition: the end-of-day aggregate closing balance of the liquid assets (on demand balance, linked term deposit, savings account and securities account together) held on the client's HUF bank account with OTP Bank does not fall below HUF 1.5 million in the preceding one month (from the 16 th of the preceding month until the 15 th of the subject month).	

4. CONDOMINIUM ACCOUNT PACKAGES			
DESCRIPTION	TAKAROS account package	ALAP account package	MOZAIK account package
CONTENTS OF THE ACCOUNT PACKAGES			
1x HUF payment (operating) account	X	X	X
Preferential payment conditions		X	X
Free OTPdirekt Electra Terminal service			X
FEES AND COMMISSIONS			
Monthly account management fee			
With monthly paper-based statement ⁽¹⁾	HUF 601/month	HUF 2,045/month	HUF 2,469/month
With authenticated electronic bank account statement ⁽²⁾	HUF 786/month	HUF 2,138/month	HUF 2,560/month
With paper-based statement for each account movement	HUF 911/month	HUF 3,213/month	HUF 3,658/month
Intra-bank HUF and FX credit transfers (initiated via OTPdirekt services or in a branch)			
Intra-bank, via OTPdirekt services ⁽¹⁸⁾	0.397%, min. HUF 337, max. HUF 126,096	0.374%, min. HUF 114, max. HUF 126,096	0.374%, min. HUF 114, max. HUF 126,096
Intra-bank, initiated in a branch	0.397%, min. HUF 337, max. HUF 126,096	0.374%, min. HUF 114, max. HUF 126,096	0.374%, min. HUF 114, max. HUF 126,096
Inter-bank, via OTPdirekt services ^{(18), (19)}	0.817%, min. HUF 501, max. HUF 126,096	0.396%, min. HUF 318, max. HUF 126,096	0.396%, min. HUF 318, max. HUF 126,096
Inter-bank, initiated in a branch ⁽¹⁹⁾	0.817%, min. HUF 501, max. HUF 126,096	0.396%, min. HUF 318, max. HUF 126,096	0.396%, min. HUF 318, max. HUF 126,096
SEPA transfers			
Via OTPdirekt services	0.817%, min. HUF 501, max. HUF 126,096	0.396%, min. HUF 318, max. HUF 126,096	0.396%, min. HUF 318, max. HUF 126,096
Initiated in a branch	0.817%, min. HUF 501, max. HUF 126,096	0.396%, min. HUF 318, max. HUF 126,096	0.396%, min. HUF 318, max. HUF 126,096
HUF cash withdrawal at cash desk	1.308%, min. HUF 712	1.159%, min. HUF 597	1.159%, min. HUF 597
HUF cash deposit at cash desk	0.058%, min. HUF 240	0.058%, min. HUF 240	0.058%, min. HUF 240
OTHER CONDITIONS			
			Fees associated with the Electra Terminal by selection of the account package: – installation fee: HUF 0 – software licence fee: HUF 0 – modem rental fee: HUF 0

II.	GENERAL PAYMENT CONDITIONS
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1. BANK ACCOUNT MANAGEMENT

1.1. FEES ASSOCIATED WITH ACCOUNT OPENING AND SCHEME SWITCHES
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a.	Account opening	Free of charge
b.	Payment account or account package switches	HUF 5,000 / switch (HUF 0 until 31 December 2021)

1.2. MONTHLY ACCOUNT MANAGEMENT FEE FOR HUF ACCOUNTS

	Account type	With monthly paper-based statement⁽¹⁾	With authenticated electronic bank account statement⁽²⁾	With paper-based statement for each account movement
a.	Payment accounts for enterprises	HUF 3,893/month	HUF 3,973/month	HUF 4,283/month
b.	Current accounts for non-profit organisations	HUF 3,014/month	HUF 3,096/month	HUF 3,437/month
c.	OTP e-Forint payment account ⁽⁶⁾	HUF 3,643/month	HUF 3,724/month	HUF 4,158/month
d.	Agricultural payment account	HUF 5,114/month	HUF 5,207/month	HUF 5,447/month
e.	OTP e-Forint agricultural payment account	HUF 5,129/month	HUF 5,221/month	HUF 5,541/month
f.	Agricultural non-profit payment account	HUF 5,135/month	HUF 5,227/month	HUF 5,606/month
g.	Operating accounts for condominiums and housing cooperatives	HUF 2,469/month	HUF 2,560/month	HUF 3,658/month
h.	Renovation accounts for condominiums and housing cooperatives (available only in addition to an operating account or a condominium account package)	HUF 1,086/month	HUF 1,163/month	HUF 1,312/month
i.	Payment accounts for foundations, donations	HUF 1,086/month	HUF 1,163/month	HUF 1,264/month
j.	Other accounts	HUF 1,081/month	HUF 1,159/month	HUF 1,250/month
k.	Security deposit, deposit and collateral security accounts, and any other accounts where the client no longer has free disposal for any reason	HUF 1,064/month	HUF 1,141/month	HUF 1,232/month
l.	Agricultural dedicated account	HUF 1,989/month	HUF 2,056/month	HUF 2,045/month
m.	Savings accounts	HUF 0/month	HUF 0/month	HUF 0/month
n.	Technical accounts	HUF 0/month	HUF 0/month	HUF 0/month

1.3. MONTHLY ACCOUNT MANAGEMENT FEE FOR FOREIGN CURRENCY ACCOUNTS⁽⁷⁾
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	Currencies of FX account management	EUR, USD, CHF, GBP, CAD, SEK, JPY, BGN		
	Account type	With monthly paper-based statement⁽¹⁾	With authenticated electronic bank account statement⁽²⁾	With paper-based statement for each account movement
a.	FX payment accounts for enterprises	HUF 3,133/month	HUF 3,224/month	HUF 3,452/month
b.	FX payment accounts for non-profit organisations	HUF 2,652/month	HUF 2,732/month	HUF 2,948/month
c.	Other FX accounts	HUF 1,086/month	HUF 1,163/month	HUF 1,230/month
d.	Security deposit, deposit, attorney escrow and collateral security accounts, and any other accounts where the client no longer has free disposal for any reason	HUF 1,064/month	HUF 1,141/month	HUF 1,212/month
e.	Savings accounts (EUR, USD)	HUF 0/month	HUF 0/month	HUF 0/month

2. EXECUTION OF AD HOC CREDIT TRANSFERS, BOOK TRANSFERS, COLLECTION AND ADMINISTRATIVE CREDIT TRANSFER ORDERS AND TRANSFERS BY COURT ORDER		
2.1. DOMESTIC HUF AND INTRA-BANK FOREIGN CURRENCY TRANSFERS		
a. Debited against HUF and FX accounts		
a.a.	Intra-bank transfers initiated via OTPdirekt services ⁽¹⁸⁾ or in a branch	0.409%, min. HUF 114, max. HUF 126,096 ⁽¹⁷⁾
a.b.	Domestic inter-bank HUF transfers initiated via OTPdirekt services ^{(18), (19)} or in a branch ⁽¹⁹⁾	0.460%, min. HUF 378, max. HUF 126,096 ⁽¹⁷⁾
b. In the case of OTP e-Forint payment accounts ⁽⁶⁾		
b.a.	Intra-bank transfers initiated via OTPdirekt services ⁽¹⁸⁾	0.378%, min. HUF 114, max. HUF 126,096
b.b.	Intra-bank transfers initiated in a branch	(0.378%, min. HUF 114, max. HUF 126,096) + 0.075% special charge
b.c.	Domestic inter-bank HUF transfers initiated via OTPdirekt services ^{(18), (19)}	0.429%, min. HUF 242, max. HUF 126,096
b.d.	Domestic inter-bank HUF transfers initiated in a branch ⁽¹⁹⁾	(0.429%, min. HUF 242, max. HUF 126,096) + 0.15% special charge
c. In the case of agricultural payment accounts, agricultural non-profit payment accounts and agricultural dedicated accounts		
c.a.	Intra-bank transfers initiated via OTPdirekt services ⁽¹⁸⁾ or in a branch	0.382%, min. HUF 135, max. HUF 121,711
c.b.	Domestic inter-bank HUF transfers initiated via OTPdirekt services ^{(18), (19)} or in a branch ⁽¹⁹⁾	0.434%, min. HUF 345, max. HUF 121,711
d. In the case of OTP e-Forint agricultural payment accounts		
d.a.	Intra-bank transfers initiated via OTPdirekt services ⁽¹⁸⁾	0.311%, min. HUF 60, max. HUF 126,096
d.b.	Intra-bank transfers initiated in a branch	(0.311%, min. HUF 60, max. HUF 126,096) + 0.075% special charge
d.c.	Domestic inter-bank HUF transfers initiated via OTPdirekt services ^{(18), (19)}	0.384%, min. HUF 219, max. HUF 126,096
d.d.	Domestic inter-bank HUF transfers initiated in a branch ⁽¹⁹⁾	(0.384%, min. HUF 219, max. HUF 126,096) + 0.15% special charge
e. Security deposit, deposit and collateral security accounts, and other accounts where the client no longer has free disposal for any reason		
e.a.	Intra-bank transfers initiated via OTPdirekt services ⁽¹⁸⁾ or in a branch	0.166%, min. HUF 39, max. HUF 126,096
e.b.	Domestic inter-bank HUF transfers initiated via OTPdirekt services ^{(18), (19)} or in a branch ⁽¹⁹⁾	0.191%, min. HUF 276, max. HUF 126,096
2.2. INTERNATIONAL TRANSFERS IN HUF OR FOREIGN CURRENCY, INTER-BANK DOMESTIC FOREIGN CURRENCY TRANSFERS (debited against HUF and FX accounts)		
a. Standard transfers		
a.a.	Via OTPdirekt services ⁽¹⁸⁾	0.30%, min. HUF 4,160, max. HUF 85,000
a.b.	Initiated in a branch	0.40%, min. HUF 4,160, max. HUF 85,000
b. SEPA transfers		
b.a.	Debited against HUF and foreign currency accounts, initiated via OTPdirekt services or in a branch	0.460%, min. HUF 378, max. HUF 126,096
b.b.	Debited against OTP e-Forint payment accounts, initiated via OTPdirekt services	0.429%, min. HUF 242, max. HUF 126,096
b.c.	Debited against OTP e-Forint payment accounts, initiated in a branch	0.579%, min. HUF 242, max. HUF 126,096
b.d.	Debited against agricultural payment accounts, agricultural non-profit payment accounts and agricultural dedicated accounts, initiated via OTPdirekt services or in a branch	0.434%, min. HUF 345, max. HUF 121,711
b.e.	Debited against agricultural e-Forint payment accounts, initiated via OTPdirekt services	0.384%, min. HUF 219, max. HUF 126,096
b.f.	Debited against agricultural e-Forint payment accounts, initiated in a branch	0.534%, min. HUF 219, max. HUF 126,096
b.g.	Debited against security deposit, deposit, and collateral security accounts, and any other accounts where the client no longer has free disposal for any reason, initiated via OTPdirekt services or in a branch	0.191%, min. HUF 276, max. HUF 126,096
c.	Urgent transfers	5,000 (in addition to the fee of the standard transfer indicated in Subsection 2)
d.	Euro express transfers (urgent transfers debited against EUR accounts, in EUR, initiated via OTPdirekt services by noon (12:00 p.m.) with same-day execution)	0.30%, min. HUF 4,160, max. HUF 85,000 + HUF 5,000
e. Transfers within the Banking Group		
e.a.	Standard transfers	HUF 3,500
e.b.	Standard transfers – executable within the SEPA	0.460%, min. HUF 378, max. HUF 3,500
e.c.	OTP express transfers	HUF 6,000
f.	Surcharge for incomplete orders	HUF 2,000

2.3. OTHER		
a.	Intra-bank book transfers between own accounts ⁽¹²⁾ (except book transfers from savings accounts)	free of charge
b.	Fee for intra-bank transfers and book transfers from the HUF savings accounts of enterprises and non-profit organisations	0.10%, min. HUF 1,500, max. HUF 30,000
c.	Transaction fee for intra-bank transfers and book transfers from condominium savings accounts	Commission applicable to the client's condominium account package or operating account
d.	Transaction fee for book transfers from FX savings accounts to own FX account	0.01%/transaction, max. HUF 50,000
e.	Initiating collection and administrative credit transfer orders	HUF 300/transaction
f.	Initiating domestic VIBER (Hungarian RTGS) transactions in HUF (from HUF or FX accounts)	0.593%, min. HUF 11,050, max. HUF 106,000
g.	Recovery (recall) of transfers executed erroneously due to the account holder's fault	HUF 8,900/transaction + prevailing postage (free of charge on a promotional basis until further notice, but no later than by 31 December 2021)
h.	Postal cash delivery orders (over and above the postage calculated at the prevailing standard tariff)	0,805%
i.	Intra-bank ad hoc HUF transfers to provide card coverage (available only via the OTPdirekt call centre and the internet banking service) ⁽¹⁴⁾	0.7%, min. HUF 900
j.	Registration of secondary account identifiers and cancellation thereof upon the client's request in a branch	HUF 500/case ⁽²⁰⁾ (free of charge until further notice, but no later than by 31 December 2021)
k.	Submission of a request to pay addressed to an intra-bank payer via OTPdirekt services ⁽²¹⁾	HUF 50/request ⁽²¹⁾ (free of charge until further notice, but no later than by 1 March 2022)
l.	Blocking/unblocking the receipt of a request to pay based on client request in a branch or via the OTPdirekt call centre service	HUF 500/account ⁽²¹⁾ (free of charge until further notice, but no later than by 1 March 2022)
3. CREDITING		
a.	Crediting domestic HUF transfers (including VIBER)	free of charge
b.	Crediting international HUF transfers	free of charge
c.	Crediting SEPA and EEA EUR transfers	free of charge
d.	Commission for crediting incoming FX transfers from foreign banks or other Hungarian banks	
	d.a. 0	free of charge
	d.b. above EUR 100 (or its equivalent in another currency)	0.05%, min. EUR 5, max. EUR 50
e.	Post office cash deposits	The prevailing fee for payment intermediary services published by Magyar Posta Zrt.
f.	Instant ATM cash deposit to the card account underlying the card used for the deposit transaction ⁽¹⁶⁾	
	f.a. HUF accounts and account packages (other than the Bázis account package)	0.05%, min. HUF 227 (0.025%, min. HUF 114 until further notice, but no later than by 1 March 2022).
	f.b. Bázis account package	0.50% + HUF 627 (0.25% + HUF 314 until further notice, but no later than by 1 March 2022)
g.	Instant ATM cash deposit to an account other than the card account underlying the card used for the deposit transaction ⁽¹⁶⁾	
	g.a. HUF accounts and account packages (other than the Bázis account package)	The rate and due date of the fee charged to the beneficiary account and to the account underlying the card used for the deposit transaction are listed in the "Public Announcement on ATM cash deposits to accounts other than the account underlying the deposit transaction".
	g.b. Bázis account package	0.1%, min. HUF 50
h.	Crediting the transaction executed by an intra-bank payer in response to a request to pay	(free of charge until further notice, but no later than by 31 December 2021)
4. CASH DESK TRANSACTIONS		
4.1. CASH WITHDRAWALS AT THE CASH DESK		
a.	Debited against HUF and FX accounts	
	a.a. In HUF (from HUF accounts and from FX accounts)	1.159%, min. HUF 597
	a.b. In foreign currency (from HUF accounts and from FX accounts)	1.907%, min. HUF 1,578
	a.c. Bank withdrawals (over and above the fees specified in subsections a. and b., as well as the fee specified for the relevant account package)	as agreed on a case-by-case basis
b.	Debited against security deposit, deposit, attorney escrow and collateral security accounts, and any other accounts where the client no longer has free disposal for any reason	
	b.a. In HUF (from HUF accounts and from FX accounts)	0.458%, min. HUF 420
	b.b. In foreign currency (from HUF accounts and from FX accounts)	1.207%, min. HUF 1,207
	b.c. Bank withdrawals (over and above the fees specified in subsections a. and b., as well as the fee specified for the relevant account package)	as agreed on a case-by-case basis

4.2. CASH DEPOSITS AT THE CASH DESK		
a.	In HUF	
a.a.	Banknotes	0.058%, min. HUF 240
a.b.	Coins (over and above the tariff specified in the "Public Announcement on the tariffs applicable to the distribution of banknotes and coins")	0.058%, min. HUF 240
b.	In foreign currency	
b.a.	Banknotes	0.905%, min. HUF 1,207
b.b.	USD, EUR, GBP and CHF coins of a denominational value of min. 1 (over and above the tariff specified in the "Public Announcement on the tariffs applicable to the distribution of banknotes and coins")	free of charge
c.	Bulk cash deposits (over and above Subsections a. and b.)	free of charge
5. STANDING ORDERS, DEBIT DATE SPECIFIED ORDERS AND GROUP CREDIT TRANSFERS / COLLECTIONS		
5.1. STANDING ORDERS AND AD HOC ORDERS WITH SPECIFIED DEBIT DATE		
Over and above the fee ⁽¹⁹⁾ defined for the given bank account/account package for ad hoc transfers initiated in a branch, irrespective of the method of disposition.		
a.	tax and contribution liability in the case of paper-based orders	free of charge
b.	upon increasing a term deposit by a fixed amount	free of charge
c.	in other cases	HUF 110/transaction
5.2. BULK PAYMENTS (from HUF accounts/account packages in HUF)		
a.	Domestic direct credit (per intra-group transaction)	
a.a.	Inter-bank HUF transfers ⁽¹⁹⁾	0.45%, min. HUF 20
a.b.	Intra-bank HUF transfers	0.365% + HUF 10
b.	Domestic direct debit (per intra-group transaction)	
b.a.	Inter-bank collection, initiated transaction	10 Ft
b.b.	Inter-bank collection, credited transaction	0.075%, min. HUF 20
b.c.	Intra-bank collection, initiated transaction	15 Ft
b.d.	Intra-bank collection, credited transaction	free of charge
c.	Other services related to direct payments (forwarding messages/authorisations outside the bank)	HUF 10 + VAT/transaction
d.	Commission charged to the payer's bank account for direct debit transactions	
d.a.	For direct debits received from outside the bank, over and above the fees of inter-bank ad hoc transfers applicable to the account	100 Ft
d.b.	For intra-bank direct debits, over and above the fees of intra-bank ad hoc transfers applicable to the account	0 Ft
e.	Issue of direct debit confirmations in the branch	600 Ft
f.	Recovery (recall) of direct credits executed erroneously due to the account holder's fault	HUF 25,000/batch + prevailing postage (free of charge on a promotional basis until further notice, but no later than by 31 December 2021)
6. OTPDIREKT ELECTRA TERMINAL SERVICE		
a.	Installation	
a.a.	If installed by the Bank	HUF 40,000 + VAT
a.b.	If downloaded by the client from the internet	HUF 20,000 + VAT
b.	Software licence ⁽⁹⁾	
b.a.	where the annual account turnover is under HUF 300 million	HUF 1,000 + VAT/software/month
b.b.	where the annual account turnover is above HUF 300 million	HUF 700 + VAT/software/month
b.c.	where the annual account turnover exceeds HUF 300 million (for clients who switched from Client Terminal)	free of charge
c.	Modem rental	HUF 700 + VAT/month

7. FOREIGN CURRENCY CHEQUE		
a.	Cheque issued by OTP	0.40%, min. HUF 3,900, max. HUF 85,000
b.	Repurchase of undrawn OTP-issued cheque	free of charge
8. EXECUTION OF DOCUMENTARY TRANSACTIONS		
8.1. EXPORT COLLECTION		
a.	Dispatching documents and/or bill of exchange for collection	0.20%, min. HUF 7,000
b.	Modification/cancellation of collection orders	HUF 6,000
8.2. EXPORT LETTERS OF CREDIT (including domestic HUF letters of credit) ⁽¹⁰⁾		
a.	Advising a letter of credit or advising an increase without commitment	0.15%, min. HUF 7,000, max. HUF 150,000
b.	Letter of credit confirmation (over and above the advising commission)	As agreed on a case-by-case basis, depending on the risk of the issuing bank
c.	Letter of credit drawdown (document verification, crediting)	0.20%, min. HUF 7,000
d.	Advising of letter of credit modification (excluding increases)	HUF 6,000
e.	Transfer of a letter of credit	0.20%, min. HUF 7,000
f.	Registration of deferred payments	HUF 6,000/occasion
g.	Assignment of a letter of credit	0.10%, min. HUF 7,000
h.	Discounting of L/Cs with deferred payment	As agreed on a case-by-case basis, depending on the risk of the issuing bank
i.	Preliminary inspection of documents submitted for L/C	HUF 3,000/occasion
8.3. IMPORT COLLECTION (if the commission is borne by our client)		
a.	Execution of import collections (documents and/or bills of exchange)	0.40%, min. HUF 8,500
b.	Modification, cancellation	HUF 6,000
c.	Release of documents without payment	0.20%, min. HUF 7,000, max. HUF 100,000
8.4. IMPORT LETTERS OF CREDIT (including domestic HUF letters of credit) ^{(10) (11)}		
a.	Issuing/increasing L/Cs payable at OTP Bank Plc.	
	a.a. With full coverage	0.25%, min. HUF 7,000
	a.b. Without full coverage	over and above the fee stipulated in Subsection 8.4.a.a as agreed separately
b.	Issuing/increasing L/Cs payable at a foreign bank or at another Hungarian bank	
	b.a. With full coverage	0.30%, min. HUF 7,500
	b.b. Without full coverage	over and above the fee stipulated in Subsection 8.4.b.a as agreed separately
c.	Having the L/C confirmed by a foreign bank	cost of the confirming bank
d.	Letter of credit drawdown (document verification, payment)	0.30%, min. HUF 8,000
e.	Modification of L/Cs (excluding increases)	HUF 6,000
f.	Registration of deferred payments	HUF 6,000/occasion

8.5. GUARANTEE RECEIVED (including domestic FX guarantees and international HUF guarantees)		
a.	Advising a guarantee issued by another bank, advising an increase, verifying authenticity (without risk assumption)	0.15%, min. HUF 7,000, max. HUF 150,000
b.	Advising guarantee modifications, with the exception of increases (without risk assumption)	HUF 6,000
c.	Calling a guarantee	0.20%, min. HUF 7,000
d.	Back-to-back guarantee (with risk assumption)	As agreed on a case-by-case basis, depending on the risk of the issuing bank
8.6. ISSUANCE OF A GUARANTEE (including domestic FX guarantees and international HUF guarantees)		
a.	Issuing and increasing a guarantee, advising a bill of exchange	
	a.a. One-off issue commission	0.25%, min. HUF 8,000
	a.b. Risk assumption fee	over and above the fee stipulated in Subsection 8.6.a.a as agreed separately
b.	Guarantee modifications (excluding increases)	HUF 6,000
c.	Management of called guarantee	0.30%, min. HUF 8,500, max. HUF 100,000
9. CUSTOMS BOND SERVICES		
a.	Service commission	0.46%, min. HUF 600/transaction
b.	For cash deposits, over and above the service commission	at the rate specified in Subsection 4.2
c.	Commission on internet services	0.41%, min. HUF 520/transaction
d.	Issue of ad hoc commitment on the payment of the customs duty/customs bond debited against the bank account upon the client's request	HUF 1,000/occasion
10. OTHER SERVICES		
10.1. SERVICES RELATED TO SUBSECTIONS 2.2, 3.b, 3.c, SECTIONS 7. AND 8.		
a.	Separate banker's correspondence, urging payments, modification/cancellation of international transfers, correction of inaccurate orders	HUF 3,000
b.	Fee for forwarding document copies (e.g. SWIFT copy)	500 Ft
c.	Release of goods dispatched to OTP's address/order	0.20%, min. HUF 7,000
d.	Consultancy fee (compilation of the draft wording of the letter of credit/guarantee at the client's request)	HUF 7,000
e.	Obtaining bank information on the client	HUF 5,000
f.	Modification/cancellation of orders	HUF 3,000
10.2. MANAGEMENT OF PENDING FORINT ORDERS ON HUF ACCOUNTS		
a.	In the case of queuing in deviation from the order of arrival	HUF 850/occasion
b.	Queuing in a branch in addition to the statutory queuing, based on agreement	HUF 850/occasion (free of charge until 31 December 2021)
c.	Intra-day queuing of one-off transfers captured via Electra Terminal (based on separate agreement starting from 1 July 2012)	HUF 2,900/account/month (free of charge until 31 December 2021)
10.3. BILLS OF EXCHANGE		
a.	Bill of exchange fee for protested bills	one-off 0.30%
b.	Handling fee of foreign-currency bills of exchange deposited in safe custody	HUF 5,000
10.4. ONLINE ELECTRONIC COMPANY REGISTRY EXTRACT QUERY SERVICE		
a.	for a document size up to 20 kB	HUF 1,490/download
b.	for a document size in excess of 20 kB	HUF 1,490 up to 20 kB; HUF 35 / kB for downloads exceeding 20 kB

10.5.	BANK INFORMATION	
a.	At the account holder's written request	HUF 2,500–20,000/client/request
b.	Account information issued for audit purposes	HUF 2,500–20,000/client/request
10.6.	ISSUE/MODIFICATION OF CERTIFICATES	
a.	Certificate of coverage	0.10%, min. HUF 1,500
b.	Certificate on pledged collateral assets	0.10%, min. HUF 1,500
c.	Other certificates (e.g. execution of credit transfers, payment of equity capital)	HUF 1,000/occasion
10.7.	FEES ASSOCIATED WITH CLIENT CORRESPONDENCE	
a.	Fee for the retention of correspondence in the branch	HUF 980/account holder/month
b.	Safety deposit box rental	HUF 980/account holder/month
10.8.	FEES CHARGED FOR PHOTOCOPIES	
a.	Accounting documents, other bank documents	HUF 400/item
b.	Other instruments related to account management	HUF 400/item
c.	Account statement copy upon request	HUF 400/item
10.9.	PRE-AUTHORISATION OF BLOCKING ON FOREIGN CURRENCY ACCOUNT	
		HUF 2,500
10.10.	NOTIFICATION ON FOREIGN EXCHANGE RATES	
		500 Ft
10.11.	POSTAGE INCURRED	
		Postage under the prevailing standard tariffs of Magyar Posta Zrt.
10.12.	SPECIAL SERVICES TO ENTERPRISES	
a.	Employer's account package service	HUF 3 million/year
b.	Employer's product package Gold offer	free of charge
c.	Employer's product package Platinum offer	HUF 3 million/year (promotion: free of charge until further notice)
d.	Employer's product package Diamond offer	HUF 3 million/year (promotion: free of charge until further notice)
10.13.	FEES CHARGED FOR TITLE DEED COPIES (where TAKARNET is used) ⁽¹⁵⁾	
		As per the prevailing tariffs of TakarNet
11.	LATE PAYMENT OF FEES, COMMISSIONS AND COSTS	
11.1.	RATE OF DEFAULT INTEREST FOR THE PERIOD OF DEFAULT	
a.	In respect of HUF accounts	The prevailing interest rate of HUF overdrafts + 6.00%
b.	In respect of FX accounts	9.00% per annum
11.2.	FEES CHARGED FOR NON-CONTRACTUAL CONDUCT (bank accounts and overdraft facilities)	
a.	Debt management fee	HUF 600/month
b.	Correspondence fee	
	b.a. In the case of Hungarian addresses	HUF 600/mail
	b.b. In the case of foreign addresses	HUF 1,000/mail

12. DUE DATE OF FEES, COMMISSIONS AND COSTS	
a.	The following commissions, costs and fees are payable monthly, on the last working day of the month (in the currency of the account) in accordance with the conditions prevailing at the time of the settlement: account management monthly fee, intra-bank HUF and FX credit transfers, inter-bank ad hoc domestic HUF transfers, standing orders and debit date specified ad hoc orders, commission charged to the payer's bank account for direct debit orders, HUF cash deposits / cash withdrawals at a cash desk, Electra software usage fee and modem rental fee, fees associated with client correspondence. The account is debited on the last but one working day of the month, based on the number of transactions counted as at the end-of-day closure of the account management system. The monthly account management fee is debited on the last but one working day of the month either to the specific account based on the account scheme prevailing as at the end-of-day-closure of the account management system or, as agreed with the client, to another (cost-bearing) HUF bank account of the client.
b.	The following commissions, costs and fees are payable quarterly, on the last working day of the quarter (in the currency of the account) in accordance with the conditions prevailing at the time of the settlement: fees associated with bulk payments (excluding Subsection 5.2.e). The quarterly transaction fees are debited on the last but one working day of the quarter either to the specific account based on the number of transactions counted as at the end-of-day-closure of the account management system or, as agreed with the client, to another (cost-bearing) HUF bank account of the client.
c.	Fees for post office deposits are charged monthly on a retrospective basis in a lump sum after the tenth working day of the month, based on post office deposits made to the given account in the previous month.
d.	Any other fees, commissions and costs (other than those specified in Subsections a, b, c and d) are payable when incurred in accordance with the conditions prevailing at the time of the settlement. The fees of the OTPdirekt services are debited in accordance with the provisions of the "Public Announcement on OTPdirekt services, List of Conditions for Commercial Banking Clients", while debit card fees are debited in accordance with the "Debit Card Business Regulations".

13. APPLICATION OF EXCHANGE RATES RELATED TO PAYMENT TRANSACTIONS			
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		HUF ACCOUNT	FX ACCOUNT	FX ACCOUNT WITH CONVERSION
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13.1. CREDIT TRANSFERS IN HUF			
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a. Intra-bank turnover				
a.a.	Credit	-	FX sell rate	-
a.b.	Debit	-	FX buy rate	-
b. Domestic inter-bank turnover				
b.a.	Credit	-	FX sell rate	-
b.b.	Debit	-	FX buy rate	-
c. International inter-bank turnover				
c.a.	Credit	-	FX sell rate	-
c.b.	Debit	-	FX buy rate	-

13.2. CREDIT TRANSFERS, DOCUMENTARY TRANSACTIONS AND GUARANTEES IN FOREIGN CURRENCY			
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a. Intra-bank turnover				
a.a.	Credit	FX buy rate	-	FX buy rate / FX sell rate
a.b.	Debit	FX sell rate	-	FX buy rate / FX sell rate
b. Domestic inter-bank turnover				
b.a.	Credit	FX buy rate	-	FX buy rate / FX sell rate
b.b.	Debit	FX sell rate	-	FX buy rate / FX sell rate
c. International inter-bank turnover				
c.a.	Credit	FX buy rate	-	FX buy rate / FX sell rate
c.b.	Debit	FX sell rate	-	FX buy rate / FX sell rate

13.3. TURNOVER FROM FOREIGN CURRENCY-DENOMINATED CHEQUES (bank cheque issue, redemption, debiting the amounts of bounced cheques)			
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a.	Credit	cheque buy rate	-	cheque buy rate / FX sell rate
b.	Debit	cheque sell rate	-	FX buy rate / cheque sell rate

13.4. CASH DESK TURNOVER			
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a. HUF cash deposits and withdrawals				
a.a.	Credit	-	FX sell rate	-
a.b.	Debit	-	cheque buy rate	-
b. Foreign currency cash deposits and withdrawals				
b.a.	Credit	foreign currency buy rate	-	cheque buy rate / FX sell rate
b.b.	Debit	foreign currency sell rate	-	FX buy rate / cheque sell rate

14. INFORMATION ON THE GENERAL TERMS AND CONDITIONS GOVERNING THE EXECUTION OF INTERNATIONAL HUF AND FX PAYMENTS AND DOMESTIC FX PAYMENTS

1. The announced commissions apply to standard transactions; commissions on special transactions are subject to separate agreement.
2. Commissions are charged concurrently with the delivery of the services, in the currency of the account based on the foreign currency amount of the order, in accordance with the prevailing foreign exchange rate quoted by OTP Bank Plc.
3. In addition to OTP's own published commissions, commissions charged by the foreign bank and any extra expenses (courier, DHL, TNT, etc.) are passed on to the clients.
4. Inaccurate or incomplete orders are kept on hold at the client's liability until the data required for execution are provided by the client.
5. Orders will be deemed incomplete if the destination of payment is a country which uses IBAN (International Bank Account Number) for the identification of client accounts and/or the BIC (SWIFT) code for the identification of banks, and these details are missing from the order. The order will also be considered incomplete if any information required for the execution of the payment in general – account, bank or other identifiers or any other supplementary information prescribed by the recipient country – is not included or only partially included in the order. OTP Bank Plc. is entitled to charge a surcharge as specified in the prevailing Public Announcement for the execution of any order that fails to include at least one of the identifiers or details referred to above.
The beneficiary's International Bank Account Number (IBAN) and the BIC (SWIFT) code of the beneficiary's bank must be specified for the execution of payment transactions vis-a-vis Member States of the European Economic Area (EEA) or the SEPA. OTP Bank is entitled to reject orders that do not contain the International Bank Account Number of the beneficiary.
6. The cost of transfers returned by foreign banks as inexecutable will in all cases be borne by the ordering client.
7. Orders — whether paper-based or initiated via OTPdirekt services — will be deemed same-day orders by OTP Bank Plc. if they are submitted by 2:00 p.m. Orders submitted after 2:00 p.m. will be deemed submitted on the next working day.
8. **SEPA transfers:** may be initiated only in EUR vis-a-vis SEPA Member States (<https://www.europeanpaymentscouncil.eu/document-library/other/epc-list-sepa-scheme-countries>), if the beneficiary's bank is a member of SEPA. SEPA transfers will be credited to the beneficiary's account by no later than the 1st working day following the submission of the order via an electronic channel, and on the 2nd working day if the order is submitted on paper. (Orders submitted until 2:00 p.m. are deemed submitted on the same day.)
9. **Urgent orders** are posted for execution by OTP Bank Plc. with a value date being the first day following the relevant day.
10. **Euro express** orders are posted by OTP Bank Plc. for execution on the **relevant day**.
11. Clients must notify the OTP Bank Plc. of urgent transfers exceeding 1 million in USD, EUR, CHF or GBP on the day before initiating the transfer. OTP's International Banking Operations must be informed of the notification.
12. **Express transfers** to members of the OTP Banking Group are credited to the beneficiary client's account on the same day.
13. At present, the following are the banks of OTP Banking Group:

Slovakia	OTP Banka Slovensko A.S., Bratislava
Bulgaria	DSK Bank EAD, Sofia
Bulgaria	Expressbank AD, Varna
Romania	OTP Bank Romania S.A., Bucharest
Croatia	OTP Banka Hrvatska D.D., Zadar
Ukraine	JSC OTP Bank, Kiev
Russia	Joint Stock Company OTP Bank, Moscow
Montenegro	Crnogorska Komercijalna Banka AD, Podgorica
Albania	OTP Bank Albania, Tirana
Serbia	Vojvodjanska Banka A.D., Novi Sad

14. **The Bank applies a special exchange rate in the case of payment transactions exceeding EUR 50,000. The Bank applies the special exchange rate only to transactions initiated in a branch. For international payments charged to a HUF account in excess of EUR 50,000, the Bank applies a special exchange rate.**
15. Upon accepting FX transfers, the **blocking** of items is carried out at the FX sell rate quoted by OTP Bank Plc. on the day when the order was accepted, together with the exchange rate risk premium and the
16. The client account is debited on the day of the execution at the exchange rate prevailing at the time of the execution in the case of transactions debited to an FX account by means of conversion. As regards transactions debited to a HUF account, the following rules must be observed for the application of exchange rates:
 - for orders submitted via electronic means before the intra-day cut-off time for the submission of orders, the transaction is settled at the FX sell rate valid as at the submission of the order;
 - for orders submitted on paper later than the above cut-off time for execution on the next working day, the transaction is settled at the FX sell rate quoted first on the day of the execution;
 - for an execution schedule that differs, for whatever reason, from the above, the transaction is settled at the latest valid exchange rate as at the execution of the transaction.
17. Settlements associated with documentary payments and transfers requiring subsequent clarification are processed at the exchange rate quoted first on the day of processing.
18. The Bank undertakes the processing of L/Cs and collections in accordance with the prevailing "Uniform Customs and Practice for Documentary Credits" and "Uniform Rules for Collections" issued by the International Chamber of Commerce, even if they are not stipulated specifically by the ordering client.
19. OTP Bank Plc. only accepts and executes orders that are in compliance with its business policy.
20. In the case of SEPA transfers or transfers within the Banking Group initiated via OTPdirekt services (Subsection 2.2.e), when verifying payment coverage, in addition to the amount to be paid, the commission applicable to standard transfers (Subsection 2.2.a.a) is also blocked, in the absence whereof the transaction cannot be initiated. The actual fee charged will be the fee specified for SEPA transfers or for transfers within the Banking Group (Subsection 2.2.e).

III.**REFERENCES**

- (1) If the client opts for having the account statement retained in the branch or delivered to a rented deposit box, the monthly fee of the account statement will be the same as the monthly account management fee charged for monthly paper-
- (2) If the client opts for authenticated electronic account statements, the account holder receives an authenticated e-statement on the turnover on its bank account, made available by the Bank through the OTPdirekt Electra Terminal and/or the OTPdirekt internet service, provided that the bank account is already included in the appropriate electronic channel contract. The detailed conditions applicable to authenticated e-statements are included in the prevailing "Public Announcement on bank account statements" (Annex 2 to the Business Regulation on payment services). Clients who contracted for the e-statement service package before 18 May 2015 are subject to the same conditions as those applicable to authenticated electronic account statements.
- (3) When selecting an account package, the account holder commits to transacting the minimum volume of annual debit account turnover stipulated in the account package contract collectively on all of its enterprise bank accounts held with OTP Bank Plc. The debit account turnover does not include the following: (a) book transfers between own accounts, (b) deposit fixings, (c) fee, commission, cost and interest charged by OTP Bank Plc, (d) reversals, (e) loan repayments. For the purposes of calculating the debit turnover, foreign currency and foreign exchange debit transactions are converted at the end-of-day OTP mid-rate prevailing on the transaction date. If the account holder fails to comply with its commitment, OTP Bank Plc. will be entitled to levy a special charge at the rate of 0.1% for the difference of the committed and actual debit turnover to the account holder's bank account stipulated in the account package contract. If the account holder has several account packages in respect whereof the account holder committed to a minimum annual debit turnover in the account package contract, the special charge, if applicable, will be debited to the account with the highest committed debit turnover and opened the earliest. The calculation of the annual debit turnover starts on the day on which the account package was opened (or on the day on which the switch to the account package takes effect), and ends on the same calendar day of the following year. After one year, the calculation of the account turnover starts anew. Additional conditions:
- The minimum annual debit turnover stipulated in the account package contract may be adjusted by contract modification. The account holder may contract for a lower committed amount for the given account package, if at least one year has elapsed since the contract date or the last modification of the account package. No time limit applies to contract modifications in respect of commitments for a higher amount.
 - If the account holder has several account packages where the account package contract specifies a minimum annual debit turnover commitment, OTP Bank Plc. will consider only the highest commitment for the verification of compliance with the commitment and for debiting, if applicable, a special charge. In these cases OTP Bank Plc. will also debit a special charge to the account holder's bank account specified above on maximum one occasion per year if the account holder fails to comply with the commitment.
 - If the account holder reduces the value of the highest committed annual debit account turnover, the review period for the calculation of the account turnover will not change.
 - If the account holder increases the value of the highest committed annual debit account turnover, the review period for the calculation of the debit account turnover will restart from the effective date of the modification of the contract of such account package.
 - If the account holder's account package contains a minimum annual debit turnover commitment, and the account holder switches to another account package, it may return to the original account package only if at least one calendar year has elapsed since the switch from the original account package.
- (4) The indicated account management fees will be applicable if the type of the statement is the same both for the HUF and the FX accounts within the account package. It is also possible to set different statement types for HUF and FX accounts. In all cases, the account management fee is debited as follows:
- OTP Bank Plc. charges the account management fee applicable under the Standard account package for the HUF account of the Standard Devizaplusz account package, and the account management fee applicable to the FX accounts of enterprises (Subsection I.1.3.a) for the FX account of the account package;
 - OTP Bank Plc. charges the account management fee applicable under the e-account package for the HUF account of the e-Devizaplusz account package, and the account management fee applicable to the FX accounts of enterprises (Subsection I.1.3.a) for the FX account of the account package.
- (5) When applying for the Szinkron and SzinkronExtra account packages, the preferential monthly fee for the related retail Tempó account package will be the following:
- | | |
|--|---------------|
| Package fee if the conditions specified in Section 5 of Chapter IV.1 of the "Business Regulations on retail bank accounts, deposits and overdraft credits – Payment accounts (Bank accounts)" are met | HUF 0/month |
| Package fee if the conditions specified in Section 5 of Chapter IV.1 of the "Business Regulations on retail bank accounts, deposits and overdraft credits – Payment accounts (Bank accounts)" are not met, with electronic access to the account statement, without sending it by mail | HUF 298/month |
| Package fee if the conditions specified in Section 5 of Chapter IV.1 of the "Business Regulations on retail bank accounts, deposits and overdraft credits – Payment accounts (Bank accounts)" are not met, with sending the account statement by mail | HUF 341/month |
- The Tempó account package and the conditions for its modification are subject to the "Business Regulations on retail bank accounts, deposits and overdraft credits – Payment accounts (Bank accounts)".
- (6) The commissions, costs and fees applicable to the payment account for the management of Széchenyi Card loans are identical with the conditions of the OTP e-Forint bank account.
- (7) For FX accounts, the monthly account management fee is charged at the OTP mid-rate quoted last on the closing date specified in the "Business Regulations on retail foreign currency account management and foreign currency trading" applicable to retail payment accounts.
- (8) DELETED
- (9) The fee is defined one year in advance based on the account turnover at OTP Bank Plc.
- (10) OTP Bank Plc. undertakes the management of domestic HUF letters of credit for transaction values exceeding HUF 100,000, subject to the tariffs specified in Subsections 8.2 and 8.4.

- (11) If OTP Bank Plc. assumes a risk, a risk premium will be charged in addition to the fees, depending on client rating. The specific value of the guarantee fee is calculated on a case-by-case basis, depending on the transaction and on client rating.
- (12) Pursuant to Act CXVI of 2012, transfers between own accounts mean intra-bank transfers between the accounts of the same account holder, where the client initiating the transfer is identical with the beneficiary. Such operations include transfers between the account holder's sole trader account and private retail account (including retail accounts with multiple owners where one of the account owners is the sole trader). Transfers to loan accounts do not qualify as transfers between own accounts. Transfers to the account holder's home advance savings account with OTP Close Building Society (OTP Lakástakarék Zrt.) are subject to the tariffs applicable to intra-bank transfers between accounts other than own accounts.
- (13) DELETED
- (14) The detailed conditions of the transactions providing card coverage are included in the Debit Card Business Regulations, the Commercial Banking OTPdirekt Business Regulations and in the Public Announcement on the provision of OTPdirekt services to commercial banking clients.
- (15) The fee of TakarNet queries performed by OTP Bank Plc. The fee is charged for each individual certificate/query. For the rates of TakarNet service fees, please visit www.foldhivatal.hu => TakarNet information => Fees (English menu).
- (16) The detailed terms and conditions of instant ATM deposits — to the card account linked to the card used for the deposit transaction or to another account — are included in the Debit Card Business Regulations.
- (17) The maximum fee for the intra-bank HUF and FX transfers and ad hoc domestic HUF transfers of HUF payment accounts is applicable to all payment account contracts that are subject to this Public Announcement.
- (18) Transfers initiated via the eBiz service are governed by the same terms and conditions as those applicable to transactions initiated via OTPdirekt services; in other words, the tariffs applicable to transactions initiated via OTPdirekt services will apply, including ad hoc HUF 0 transfers, if it is included in the account package.
- (19) As a result of a legislative amendment, credit transfers to Széchenyi Leisure Card accounts held with OTP Funds Servicing and Consulting Company Limited by Shares (OTP Pénztárszolgáltató Zrt.) are considered inter-bank transfers instead of intra-bank transfers. In order to ease the burdens on employers, from 6 January 2019, OTP Bank Plc. applies the same conditions to inter-bank ad hoc transfers, standing orders, debit date specified ad hoc orders and direct credits to the Széchenyi Leisure Card accounts held with OTP Funds Servicing and Consulting Company Limited by Shares (OTP Pénztárszolgáltató Zrt.) as those applicable to intra-bank transactions initiated in a branch or via OTPdirekt services, including ad hoc HUF 0 transfers, if it is included in the account package. In the case of the Small Enterprise START account package, Small Enterprise GOLD account package, Small Enterprise KÖNYVELŐI account package and the NON-PROFIT account package, the number of preferential ad hoc transfers will be reduced if they are initiated within the transaction number threshold of preferential transfers.
- (20) Charged per case, irrespective of the number of managed secondary account identifiers.
- (21) Following its publication in the Public Announcement on OTPdirekt Services provided to Commercial Banking Customers, request to pay services are available in accordance with the Commercial Banking OTPdirekt Business Regulations.