



PUBLIC ANNOUNCEMENT

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

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).

CURRENT PROMOTIONAL OFFERS

(A)	Account opening promotion in an OTP branch: For corporate clients' enterprise (excluding Gold) or condominium account packages opened between 1 January 2021 and 30 June 2021, and provided that the authenticated e-statement option is selected, the Bank will not charge a monthly account management fee for 6 months from the month of account opening if the client did not open a bank or payment account at OTP Bank Plc. previously but after 1 December 2020.
(B)	Account opening promotion in the case of online application: For corporate clients' enterprise (excluding Gold) account packages requested online (at https://otpbusiness.hu) and activated in a branch between 1 January 2021 and 30 June 2021, and provided that the authenticated e-statement option is selected, the Bank will not charge a monthly account management fee for 12 months from the month of the activation of the requested account (at the branch) if the enterprise has not had a bank or payment account at OTP Bank Plc. before opening the account.
(C)	Online electronic company registry extract query service promotion in the case of applications for a new account package: If a corporate customer opens an enterprise account package between 1 January 2021 and 30 June 2021 and uses the online e-company registry extract query service during account opening, the Bank will not charge any service fee for the online e-company registry extract query service.

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I. CONDITIONS OF ACCOUNT PACKAGES ⁽¹⁴⁾

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 the account package contains preferential and/or free credit transfers and cash withdrawals, the special turnover charge specified in Subsection II.1.1.d of this Public Announcement will be charged for those transactions as well.
6. If the monthly fee of any account package includes the annual fee of a specific type of debit card, it always applies to the card first ordered for that account package.
7. If the account package includes preferential cash withdrawals from OTP ATMs, the discount may be assigned to any debit card under the account package.
8. 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.
9. 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 Bázis 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		
Preferential cash withdrawal from OTP ATMs			First withdrawal of the month: HUF 0		First withdrawal of the month: HUF 0
Preferential domestic ad hoc HUF credit transfer			First 2 inter-bank transactions of the month initiated via OTPdirekt services: HUF 0 ⁽²³⁾		

FEES AND COMMISSIONS

Monthly account management fee					
With monthly paper-based statement ⁽¹⁾	HUF 112/month	HUF 0/month	HUF 445/month	HUF 3,295/month	HUF 2,837/month
With authenticated electronic bank account statement ⁽²⁾	HUF 261/month	HUF 160/month	HUF 565/month	HUF 3,195/month	HUF 2,760/month
With paper-based statement for each account movement	HUF 445/month	HUF 328/month	HUF 788/month	HUF 3,695/month	HUF 3,558/month
Domestic HUF and intra-bank foreign currency ad hoc transfers					
Intra-bank, via OTPdirekt services ⁽²²⁾	0.18%, min. HUF 195, max. HUF 119,323		0 Ft	0.14%, min. HUF 195, max. HUF 119,323	0.14%, min. HUF 38, max. HUF 119,323
Intra-bank, initiated in a branch	0.18%, min. HUF 195, max. HUF 119,323		0.16%, min. HUF 260, max. HUF 119,323		0.14%, min. HUF 38, max. HUF 119,323
Inter-bank, via OTPdirekt services ^{(22), (23)}	0.55%, min. HUF 685, max. HUF 119,323		0.16%, min. HUF 324, max. HUF 119,323		0.16%, min. HUF 260, max. HUF 119,323
Inter-bank, initiated in a branch ⁽²³⁾	0.55%, min. HUF 685, max. HUF 119,323		0.26%, min. HUF 525, max. HUF 119,323		0.16%, min. HUF 260, max. HUF 119,323
SEPA transfers					
Via OTPdirekt services	0.55%, min. HUF 685, max. HUF 119,323		0.16%, min. HUF 324, max. HUF 119,323		0.16%, min. HUF 260, max. HUF 119,323
Initiated in a branch	0.55%, min. HUF 685, max. HUF 119,323		0.26%, min. HUF 525, max. HUF 119,323		0.16%, min. HUF 260, max. HUF 119,323
HUF cash withdrawal at cash desk	0.50% + HUF 627		0.38%, min. HUF 398		0.38%, min. HUF 398
HUF cash deposit at cash desk	0.50% + HUF 627		0.05%, min. HUF 227		0.05%, min. HUF 227

OTHER CONDITIONS

	When switching to the Bázis account package, it is not permitted to keep the account number of an existing payment account.	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.	
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DESCRIPTION	Small enterprise E-account package	Small enterprise KOMFORT account package		Small enterprise GOLD 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
Preferential domestic ad hoc HUF credit transfer	First 10 intra-bank or inter-bank transactions of the month initiated via OTPdirekt services: HUF 0		First 20 inter-bank transactions of the month initiated via OTPdirekt services: HUF 0 ⁽²³⁾
Preferential tiered interest on demand deposits		X	X
Preferential private banking account management			X
Preferential securities account management			X

FEES AND COMMISSIONS

Monthly account management fee				
With monthly paper-based statement ⁽¹⁾	HUF 4,440/month	HUF 3,295/month		HUF 17,088/month
With authenticated electronic bank account statement ⁽²⁾	HUF 4,395/month	HUF 3,195/month		HUF 16,710/month
With paper-based statement for each account movement	HUF 5,597/month	HUF 4,748/month		HUF 18,483/month
Domestic HUF and intra-bank foreign currency ad hoc transfers				
Intra-bank, via OTPdirekt services ⁽²²⁾	0.085%, min. HUF 38, max. HUF 119,323	0.05%, min. HUF 38, max. HUF 119,323	38 Ft	0 Ft
Intra-bank, initiated in a branch	0.16%, min. HUF 38, max. HUF 119,323	0.16%, min. HUF 38, max. HUF 119,323		0 Ft
Inter-bank, via OTPdirekt services ^{(22), (23)}	0.11%, min. HUF 127, max. HUF 119,323	0.09%, min. HUF 127, max. HUF 119,323	0.07%, min. HUF 127, max. HUF 119,323	0.11%, min. HUF 127, max. HUF 119,323
Inter-bank, initiated in a branch ⁽²³⁾	0.26%, min. HUF 127, max. HUF 119,323	0.26%, min. HUF 260, max. HUF 119,323		0.16%, min. HUF 260, max. HUF 119,323
SEPA transfers				
Via OTPdirekt services	0.11%, min. HUF 127, max. HUF 119,323	0.09%, min. HUF 127, max. HUF 119,323	0.07%, min. HUF 127, max. HUF 119,323	0.11%, min. HUF 127, max. HUF 119,323
Initiated in a branch	0.26%, min. HUF 127, max. HUF 119,323	0.26%, min. HUF 260, max. HUF 119,323		0.16%, min. HUF 260, max. HUF 119,323
HUF cash withdrawal at cash desk	0.38%, min. HUF 398	0.38%, min. HUF 398		0.38%, min. HUF 398
HUF cash deposit at cash desk	0.05%, min. HUF 227	0.05%, min. HUF 227		0.05%, min. HUF 227

OTHER CONDITIONS

		<p>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.⁽⁹⁾</p> <p>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 Private Banking service package is provided at a preferential rate to one natural person designated by the enterprise.⁽¹⁷⁾</p> <p>The securities account of the enterprise is subject to the conditions of Private Banking securities account management.</p> <p>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>
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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
Preferential standard credit transfers to OTP Foreign Subsidiary Banks	First transaction of the month: HUF 0 (credited retrospectively)	First transaction of the month: HUF 0 (credited retrospectively)
Unembossed MC debit card annual fee (for HUF accounts)	X	X
OTPdirekt monthly fee		X
Preferential cash withdrawal from OTP ATMs (for HUF accounts)	First withdrawal of the month: HUF 0	
Preferential domestic ad hoc HUF credit transfer (for HUF accounts)		First 10 intra-bank or inter-bank transactions of the month initiated via OTPdirekt services: HUF 0
FEES AND COMMISSIONS		
Monthly account management fee ⁽⁴⁾		
With monthly paper-based statement ⁽¹⁾	HUF 5,787/month	HUF 7,390/month
With authenticated electronic bank account statement ⁽²⁾	HUF 5,629/month	HUF 7,264/month
With paper-based statement for each account movement	HUF 6,808/month	HUF 8,847/month
Domestic HUF and intra-bank foreign currency ad hoc transfers debited against HUF accounts		
Intra-bank, via OTPdirekt services ⁽²²⁾	0.14%, min. HUF 38, max. HUF 119,323	0.085%, min. HUF 38, max. HUF 119,323
Intra-bank, initiated in a branch	0.14%, min. HUF 38, max. HUF 119,323	0.16%, min. HUF 38, max. HUF 119,323
Inter-bank, via OTPdirekt services ^{(22), (23)}	0.16%, min. HUF 260, max. HUF 119,323	0.11%, min. HUF 127, max. HUF 119,323
Inter-bank, initiated in a branch ⁽²³⁾	0.16%, min. HUF 260, max. HUF 119,323	0.26%, min. HUF 127, max. HUF 119,323
Intra-bank HUF and FX transfers to the debit of FX accounts	0.11%, min. HUF 38, max. HUF 119,323	0.11%, min. HUF 38, max. HUF 119,323
Inter-bank foreign currency and international HUF ad hoc transfers (to the debit of the HUF and FX accounts of the account package) initiated via OTPdirekt services or in a branch		
SEPA transfers		
Via OTPdirekt services	0.16%, min. HUF 260, max. HUF 119,323	0.11%, min. HUF 127, max. HUF 119,323
Initiated in a branch	0.16%, min. HUF 260, max. HUF 119,323	0.26%, min. HUF 127, max. HUF 119,323
Crediting SEPA and EEA EUR transfers	free of charge	free of charge
International transfers in HUF or foreign currency, inter-bank foreign currency transfers	0.10%, min. HUF 3,520, max. HUF 40,000	0.10%, min. HUF 3,520, max. HUF 40,000
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 HUF and FX accounts	0.03%, min. EUR 2.5, max. EUR 30	0.03%, min. EUR 2.5, max. EUR 30
HUF cash withdrawal at cash desk	0.38%, min. HUF 398	0.38%, min. HUF 398
HUF cash deposit at cash desk	0.05%, min. HUF 227	0.05%, min. HUF 227
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.</p> <p>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.</p> <p>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 2,275/month	HUF 1,130/month	HUF 0/month
With authenticated electronic bank account statement ⁽²⁾	HUF 2,168/month	HUF 1,083/month	HUF 85/month
With paper-based statement for each account movement	HUF 4,003/month	HUF 2,287/month	HUF 570/month
Domestic HUF and intra-bank foreign currency ad hoc transfers			
Intra-bank, via OTPdirekt services ⁽²²⁾	0.05%, min. HUF 38, max. HUF 119,323	0.05%, min. HUF 38, max. HUF 119,323	0.05%, min. HUF 38, max. HUF 16,915
Intra-bank, initiated in a branch	0.05%, min. HUF 38, max. HUF 119,323	0.05%, min. HUF 38, max. HUF 119,323	0.05%, min. HUF 38, max. HUF 16,915
Inter-bank, via OTPdirekt services ^{(22), (23)}	0.09%, min. HUF 127, max. HUF 119,323	0.09%, min. HUF 127, max. HUF 119,323	0.09%, min. HUF 127, max. HUF 16,915
Inter-bank, initiated in a branch ⁽²³⁾	0.09%, min. HUF 127, max. HUF 119,323	0.09%, min. HUF 127, max. HUF 119,323	0.09%, min. HUF 127, max. HUF 16,915
SEPA transfers			
Via OTPdirekt services	0.09%, min. HUF 127, max. HUF 119,323	0.09%, min. HUF 127, max. HUF 119,323	0.09%, min. HUF 127, max. HUF 16,915
Initiated in a branch	0.09%, min. HUF 127, max. HUF 119,323	0.09%, min. HUF 127, max. HUF 119,323	0.09%, min. HUF 127, max. HUF 16,915
HUF cash withdrawal at cash desk	0.38%, min. HUF 398	0.38%, min. HUF 398	0.38%, min. HUF 398
HUF cash deposit at cash desk	0.03%, min. HUF 227	0.05%, min. HUF 227	0.05%, min. HUF 227
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).</p> <p>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. 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.h of the Public Announcement for security and deposit accounts. Escrow accounts are available only in addition to a payment account held with OTP Bank. The escrow account does not qualify as an account package.</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	
Preferential domestic ad hoc HUF credit transfer	First 2 inter-bank transactions of the month initiated via OTPdirekt services: HUF 0 ⁽²³⁾		First inter-bank transaction of the month initiated via OTPdirekt services: HUF 0 ⁽²³⁾	
FEES AND COMMISSIONS				
Monthly account management fee				
With monthly paper-based statement ⁽¹⁾	not available	HUF 2,950/month	HUF 274/month	HUF 1,130/month
With authenticated electronic bank account statement ⁽²⁾	HUF 530/month	HUF 2,869/month	HUF 394/month	HUF 1,154/month
With paper-based statement for each account movement	not available	HUF 3,262/month	HUF 492/month	HUF 1,383/month
Domestic HUF and intra-bank foreign currency ad hoc transfers				
Intra-bank, via OTPdirekt services ⁽²²⁾	0 Ft	0.13%, min. HUF 68, max. HUF 114,463	0 Ft	
Intra-bank, initiated in a branch	0.16%, min. HUF 260, max. HUF 119,323	0.13%, min. HUF 68, max. HUF 114,463	0.38%, min. HUF 35, max. HUF 119,323	
Inter-bank, via OTPdirekt services ^{(22), (23)}	0.16%, min. HUF 324, max. HUF 119,323	0.15%, min. HUF 234, max. HUF 114,463	0.22%, min. HUF 234, max. HUF 119,323	
Inter-bank, initiated in a branch ⁽²³⁾	0.26%, min. HUF 525, max. HUF 119,323	0.15%, min. HUF 234, max. HUF 114,463	0.38%, min. HUF 234, max. HUF 119,323	
SEPA transfers				
Via OTPdirekt services	0.16%, min. HUF 324, max. HUF 119,323	0.15%, min. HUF 234, max. HUF 114,463	0.22%, min. HUF 234, max. HUF 119,323	
Initiated in a branch	0.26%, min. HUF 525, max. HUF 119,323	0.15%, min. HUF 234, max. HUF 114,463	0.38%, min. HUF 234, max. HUF 119,323	
HUF cash withdrawal at cash desk	0.38%, min. HUF 398	0.38%, min. HUF 398	0.50%, min. HUF 398	
HUF cash deposit at cash desk	0.05%, min. HUF 227	0.05%, min. HUF 227	0.05%, min. HUF 227	
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	CONDOMINIUM MINI account package	CONDOMINIUM MAXI account package
CONTENTS OF THE ACCOUNT PACKAGES		
1x HUF payment (operating) account	X	X
Preferential payment conditions		X
OTPdirekt monthly fee	X	X
FEES AND COMMISSIONS		
Monthly account management fee		
With monthly paper-based statement ⁽¹⁾	HUF 552/month	HUF 1,888/month
With authenticated electronic bank account statement ⁽²⁾	HUF 527/month	HUF 1,647/month
With paper-based statement for each account movement	HUF 846/month	HUF 3,019/month
Domestic HUF and intra-bank foreign currency ad hoc transfers		
Intra-bank, via OTPdirekt services ⁽²²⁾	0.12%, min. HUF 234, max. HUF 119,323	0.06%, min. HUF 38, max. HUF 119,323
Intra-bank, initiated in a branch	0.16%, min. HUF 314, max. HUF 119,323	0.11%, min. HUF 74, max. HUF 119,323
Inter-bank, via OTPdirekt services ^{(22), (23)}	0.45%, min. HUF 414, max. HUF 119,323	0.11%, min. HUF 195, max. HUF 119,323
Inter-bank, initiated in a branch ⁽²³⁾	0.55%, min. HUF 506, max. HUF 119,323	0.18%, min. HUF 319, max. HUF 119,323
SEPA transfers		
Via OTPdirekt services	0.45%, min. HUF 414, max. HUF 119,323	0.11%, min. HUF 195, max. HUF 119,323
Initiated in a branch	0.55%, min. HUF 506, max. HUF 119,323	0.18%, min. HUF 319, max. HUF 119,323
Intra-bank and domestic standing and value-dated HUF transfer orders		
Intra-bank	0.12%, min. HUF 234, max. HUF 119,323	0.06%, min. HUF 38, max. HUF 119,323
Inter-bank ⁽²³⁾	0.45%, min. HUF 414, max. HUF 119,323	0.11%, min. HUF 195, max. HUF 119,323
Fee charged to the payer's bank account for direct debit transactions		
Inter-bank direct debit	0.45%, min. HUF 414, max. HUF 119,323	0.11%, min. HUF 195, max. HUF 119,323
Intra-bank direct debit	0.12%, min. HUF 234, max. HUF 119,323	0.06%, min. HUF 38, max. HUF 119,323
HUF cash withdrawal at cash desk	0.50%, min. HUF 513	0.38%, min. HUF 398
HUF cash deposit at cash desk	0.05%, min. HUF 227	0.05%, min. HUF 227
OTHER CONDITIONS		

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 560/month	HUF 1,921/month	HUF 2,321/month
With authenticated electronic bank account statement ⁽²⁾	HUF 647/month	HUF 1,833/month	HUF 2,199/month
With paper-based statement for each account movement	HUF 846/month	HUF 3,019/month	HUF 3,443/month
Domestic HUF and intra-bank foreign currency ad hoc transfers			
Intra-bank, via OTPdirekt services ⁽²²⁾	0.12%, min. HUF 234, max. HUF 119,323	0.06%, min. HUF 38, max. HUF 119,323	0.06%, min. HUF 38, max. HUF 119,323
Intra-bank, initiated in a branch	0.12%, min. HUF 234, max. HUF 119,323	0.06%, min. HUF 38, max. HUF 119,323	0.06%, min. HUF 38, max. HUF 119,323
Inter-bank, via OTPdirekt services ^{(22), (23)}	0.45%, min. HUF 414, max. HUF 119,323	0.11%, min. HUF 195, max. HUF 119,323	0.11%, min. HUF 195, max. HUF 119,323
Inter-bank, initiated in a branch ⁽²³⁾	0.45%, min. HUF 414, max. HUF 119,323	0.11%, min. HUF 195, max. HUF 119,323	0.11%, min. HUF 195, max. HUF 119,323
SEPA transfers			
Via OTPdirekt services	0.45%, min. HUF 414, max. HUF 119,323	0.11%, min. HUF 195, max. HUF 119,323	0.11%, min. HUF 195, max. HUF 119,323
Initiated in a branch	0.45%, min. HUF 414, max. HUF 119,323	0.11%, min. HUF 195, max. HUF 119,323	0.11%, min. HUF 195, max. HUF 119,323
HUF cash withdrawal at cash desk	0.50%, min. HUF 513	0.38%, min. HUF 398	0.38%, min. HUF 398
HUF cash deposit at cash desk	0.05%, min. HUF 227	0.05%, min. HUF 227	0.05%, min. HUF 227
OTHER CONDITIONS			
	From 19 March 2018, OTP Bank Plc. does not conclude new contracts for this account package.	From 19 March 2018, OTP Bank Plc. does not conclude new contracts for this account package.	From 19 March 2018, OTP Bank Plc. does not conclude new contracts for this account package. 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 ⁽¹⁴⁾
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1.	BANK ACCOUNT MANAGEMENT
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1.1.	FEES ASSOCIATED WITH ACCOUNT OPENING, ACCOUNT CLOSURE, ACCOUNT MANAGEMENT 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)
c.	Account closing fee ⁽¹²⁾	HUF 10,000/account closure (HUF 0 until 31 December 2021)
d.	Special turnover charge ⁽¹³⁾	The duty amount — as shown in the bank account statement — calculated for transactions posted to the account and subject to the prevailing Act on the Financial Transaction Duty, at the rate specified in the Act.

1.2.	MONTHLY ACCOUNT MANAGEMENT FEE FOR HUF ACCOUNTS
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	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 3,672/month	HUF 3,550/month	HUF 4,039/month
b.	Current accounts for non-profit organisations	HUF 2,837/month	HUF 2,729/month	HUF 3,238/month
c.	OTP e-Forint payment account ⁽⁵⁾	HUF 3,432/month	HUF 3,323/month	HUF 3,925/month
d.	Operating accounts for condominiums and housing cooperatives	HUF 2,321/month	HUF 2,272/month	HUF 3,443/month
e.	Renovation accounts for condominiums and housing cooperatives (available only in addition to an operating account or a condominium account package)	HUF 1,006/month	HUF 995/month	HUF 1,222/month
f.	Payment accounts for foundations, donations	HUF 1,006/month	HUF 995/month	HUF 1,187/month
g.	Other accounts	HUF 1,006/month	HUF 995/month	HUF 1,176/month
h.	Security deposit, deposit and collateral security accounts, and any other accounts where the client no longer has free disposal for any reason	HUF 1,006/month	HUF 995/month	HUF 1,222/month
i.	Savings accounts	HUF 0/month	HUF 0/month	HUF 0/month
j.	Technical accounts	HUF 0/month	HUF 0/month	HUF 0/month

1.3.	MONTHLY ACCOUNT MANAGEMENT FEE FOR FOREIGN CURRENCY ACCOUNTS ⁽⁶⁾
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	Currencies of FX account management ⁽²¹⁾	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 2,950/month	HUF 2,869/month	HUF 3,250/month
b.	FX payment accounts for non-profit organisations	HUF 2,494/month	HUF 2,436/month	HUF 2,781/month
c.	Other FX accounts	HUF 1,006/month	HUF 995/month	HUF 1,154/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 1,006/month	HUF 995/month	HUF 1,154/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 ⁽²²⁾ or in a branch	0.14%, min. HUF 38, max. HUF 119,323 ⁽²⁰⁾
a.b.	Domestic inter-bank HUF transfers initiated via OTPdirekt services ^{(22), (23)} or in a branch ⁽²³⁾	0.16%, min. HUF 260, max. HUF 119,323 ⁽²⁰⁾
b. In the case of OTP e-Forint payment accounts ⁽⁵⁾		
b.a.	Intra-bank transfers via OTPdirekt services ⁽²²⁾	0.085%, min. HUF 38, max. HUF 119,323
b.b.	Intra-bank transfers initiated in a branch	(0.085%, min. HUF 38, max. HUF 119,323) + 0.075% special charge
b.c.	Domestic inter-bank HUF transfers initiated via OTPdirekt services ^{(22), (23)}	0.11%, min. HUF 127, max. HUF 119,323
b.d.	Domestic inter-bank HUF transfers initiated in a branch ⁽²³⁾	(0.11%, min. HUF 127, max. HUF 119,323) + 0.15% special charge
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	0.12%, min. HUF 3,520, max. HUF 80,000
a.b.	Initiated in a branch	0.15%, min. HUF 3,520, max. HUF 80,000
b. SEPA transfers		
b.a.	Debited against HUF and foreign currency accounts, initiated via OTPdirekt services or in a branch	0.16%, min. HUF 260, max. HUF 119,323
b.b.	Debited against OTP e-Forint payment accounts, initiated via OTPdirekt services	0.11%, min. HUF 127, max. HUF 119,323
b.c.	Debited against OTP e-Forint payment accounts, initiated in a branch	0.26%, min. HUF 127, max. HUF 119,323
c.	Urgent transfers	HUF 3,000 (in addition to the fee of the standard transfer indicated in Subsection 2.2.a)
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)	0.12%, min. HUF 3,520, max. HUF 80,000 + HUF 5,000
e. Transfers within the Banking Group		
e.a.	Standard transfers	HUF 3,000
e.b.	Standard transfers – executable within the SEPA	0.16%, min. HUF 260, max. HUF 3,000
e.c.	OTP express transfers	HUF 5,000
f.	Surcharge for incomplete orders	HUF 2,000
2.3. OTHER		
a.	Intra-bank book transfers between own accounts ⁽¹¹⁾ (with the exception of 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)	0.50%, min. HUF 10,000, max. HUF 100,000
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)	Fee applicable to the payer bank account, without minimum fee, for inter-bank transfers initiated in a branch
i.	Intra-bank ad hoc HUF transfers to provide card coverage (available only via the OTPdirekt call centre and the internet banking service) ⁽¹⁶⁾	0.4%, min. HUF 450
j.	Registration of secondary account identifiers and cancellation thereof upon the client's request in a branch	HUF 500/case ⁽²⁴⁾ (free of charge until further notice, but until no later than by 31 December 2021)
k.	Submission of a request to pay addressed to an intra-bank payer via OTPdirekt services ⁽²⁵⁾	HUF 50/application ⁽²⁵⁾ (free of charge until further notice, but until 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 ⁽²⁵⁾ (free of charge until further notice, but until 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. up to EUR 100 (or its equivalent in another currency)	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 ⁽¹⁹⁾	
	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 ⁽¹⁹⁾	
	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	
h.	Crediting the transaction executed by an intra-bank payer in response to a request to pay ⁽²⁵⁾	0.1%, min. HUF 50 (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.	In HUF (from HUF accounts and from FX accounts)	0.38%, min. HUF 398
b.	In foreign currency (from HUF accounts and from FX accounts)	1.00%, min. HUF 1,141
c.	Bulk 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	0.05%, min. HUF 227
	a.b. Coins (over and above the tariff specified in the "Public Announcement on the tariffs applicable to the distribution of banknotes and coins")	0.05%, min. HUF 227
b.	In foreign currency	
	b.a. Banknotes	0.75%, min. HUF 1,141
	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 fees ⁽²³⁾ defined for the given bank account/account package in relation to 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 ⁽²³⁾	0.15%, min. HUF 20
a.b.	Intra-bank HUF transfers	0.065% + 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 10,000 + VAT
b. Software licence ⁽⁸⁾		
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 730 + VAT/month
d. Installation and software licence for condominium managers who are in charge of the joint representation of at least 10 condominiums with payment accounts at OTP Bank.		HUF 0 for Electra Terminal contracts concluded on or after 19 March 2018.
7. FOREIGN CURRENCY CHEQUE		
a.	Cheque issued by OTP	0.15%, min. HUF 2,500, max. HUF 100,000
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) ⁽⁹⁾	
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)	0.25%, min. HUF 7,000
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) ^{(9) (10)}	
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)	0.20%, min. HUF 7,000
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	0.20%, min. HUF 7,000, 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 or ad hoc confirmation 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 1,570/transaction
b.	Queuing in a branch in addition to the statutory queuing, based on agreement	HUF 1,570/transaction (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	As agreed, but min. HUF 5,200/client/occasion
b.	Account information issued for audit purposes	As agreed, but min. HUF 5,200/client/occasion
10.6. ISSUE/MODIFICATION OF CERTIFICATES		
a.	Certificate of coverage	0.104%, min. HUF 1,500
b.	Certificate on pledged collateral assets	0.104%, min. HUF 1,500
c.	Other certificates (e.g. execution of credit transfers, payment of equity capital)	HUF 1,570/transaction
10.7. FEES ASSOCIATED WITH CLIENT CORRESPONDENCE		
a.	Fee for the retention of correspondence in the branch	HUF 1,199/account holder/month
b.	Safety deposit box rental	HUF 1,199/account holder/month

10.8.	FEES CHARGED FOR PHOTOCOPIES	
a.	Accounting documents, other bank documents	As agreed, but min. HUF 420/document
b.	Other instruments related to account management	As agreed, but min. HUF 420/document
c.	Account statement copy upon request	As agreed, but min. HUF 315/statement
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) ⁽¹⁸⁾	
		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, special turnover charge, 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					
		HUF ACCOUNT	FX ACCOUNT	FX ACCOUNT WITH CONVERSION	
13.1. CREDIT TRANSFERS IN HUF					
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					
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)					
	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					
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 commission.
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.

- (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-based statements.
- (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 closes the bank account in respect whereof it made the turnover commitment or switches to another account package / payment account, OTP Bank Plc. will be entitled to investigate whether the account holder complied with the committed debit turnover on a pro rata basis, and if not, to impose a special charge of 0.1% for the shortfall on a pro rata temporis basis. 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 Devizplusz account package, and the account management fee applicable to the FX accounts of enterprises (Subsection II.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-Devizplusz account package, and the account management fee applicable to the FX accounts of enterprises (Subsection II.1.3.a) for the FX account of the account package.
- (5) 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. Upon conclusion of the e-Forint payment account contract, the account holder is required to also contract for at least one business card, the OTPdirekt internet service and the OTPdirekt call centre service.
- (6) 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.
- (7) DELETED
- (8) The fee is defined one year in advance based on the account turnover at OTP Bank Plc.
- (9) 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.
- (10) 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.
- (11) 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.
- (12) Charged when the account is closed within one year from account opening; applies only to HUF and FX bank accounts and not to dedicated or savings accounts.
- (13) The special turnover charge is imposed for all debit transactions specified in the Act referred to. Upon switching to a bank account/account package included in this Public Announcement, the special turnover charge will be applicable from the date of the switch. In the case of FX accounts, the special turnover charge is billed in the currency of the account. If the cost bearer account is a HUF account, the fee will be converted at the MNB mid-rate quoted at the time when the fee is debited. Please note that the current rates of the duty specified in the prevailing Act on the Financial Transaction Duty are as follows:
- for cash withdrawal transactions: 0.6%/transaction
 - for card purchases:
 - HUF 500/year if the card was used to execute at least one tap-and-go purchase transaction in the previous calendar year;
 - HUF 800/year if none of the purchase transactions executed with the card in the previous calendar year was a tap-and-go purchase transaction;
 - for other debit transactions: 0.3%, maximum HUF 6,000/transaction
 - from 1 December 2018, credit transfers from payment accounts to restricted payment accounts linked to Széchenyi Leisure Cards are exempt from duty
 - from 1 January 2019, for transfers from the accounts of natural person entrepreneurs not listed in the Sole Proprietor Register (other sole traders, primary agricultural producers without a tax number, other natural persons with a tax number and foreign entrepreneurs), the basis for the financial transaction duty is the amount in excess of HUF 20,000 per transfer.
- (14) If this Public Announcement is applicable to any of the client's bank accounts, it automatically entails the application of this Announcement to all other bank accounts of the client.

- (15) DELETED
- (16) 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.
- (17) The preferential rate varies depending on the date when the contract for the Gold account package was concluded:
– For account packages contracted before 6 January 2016, the Bank provides the Private Banking initial agreement at a monthly fee of HUF 0 to one natural person designated by the enterprise.
– For account packages contracted on or after 6 January 2016, the Bank will provide — under a promotion that lasts until further notice — the Private Banking initial agreement at a monthly fee of HUF 0 to one natural person designated by the enterprise if the relevant natural person client meets the Base Condition set out in the "Public Announcement on interest rates, costs and fees applicable under the micro and small enterprise / medium and large enterprise / agricultural enterprise – private banking common value proposition" (hereinafter: MSE / MLE / AE – Gold private banking service). The monthly fee applicable if the Base Condition is not met is also contained in the Public Announcement referred to above.
Recourse to the preferential private banking service linked to the Small Enterprise Gold account package is subject to the conclusion of the OTP Private Banking Initial Agreement for the Private Banking – Enterprise common value proposition. In order to do so, the client must notify its private banking advisor that it has a Small Enterprise Gold package.
- (18) 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).
- (19) 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.
- (20) 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.
- (21) From 10 March 2017, OTP Bank Plc. no longer concludes new contracts for Foreign Currency Savings Accounts or for Attorney Escrow Accounts in EUR.
- (22) 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.
- (23) 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.
- (24) Charged per case, irrespective of the number of managed secondary account identifiers.
- (25) 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.