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Effective from: 01 June 2022 until 31 August 2022 or withdrawn

The information contained herein is not exhaustive and is provided for informational purposes only. Any liability for printing errors is excluded. For detailed terms and conditions of our products and services, see the applicable Notices and Business Rules, available at our branches and the www.otpbank.hu website. Modifications are represented in italics.

Detailed information on the OTP NET ACCOUNT can be obtained:

- online at www.otpbank.hu,
- via e-mail by contacting our associates at informacio@otpbank.hu,
- over the phone by dialling +36 1/20/30/70 366 6666
- in person at any of our branch offices.

For special savings options available with the Net Account, please enquire with our branch associates or visit our website at www.otpbank.hu.

Applicable minimum and maximum charges are listed as "minimum value" / "maximum value".



**ACCOUNT MANAGEMENT**

<b>Associated Account(s)</b>	Net Account, Net webCARD Account		
<b>Annual Interest (on demand deposits)</b>	0.01% (APRD: 0.01%)		
<b>Discounted account management fee</b> – if conditions set forth in the relevant Business Rules are met	<b>with green account statement</b>	HUF 709 per month	
	<b>account statement via postal mail</b>	HUF 770 per month	
<b>Account management fee</b> – if conditions set forth in the relevant Business Rules are not met	<b>with green account statement</b>	HUF 1,719 per month	
	<b>account statement via postal mail</b>	HUF 1,778 per month	

**ADDITIONAL SERVICES ASSOCIATED WITH THE ACCOUNT AND OFFERED AT NO CHARGE OR AT A DISCOUNT**

<b>Bankcard annual fee</b>	The debit card requested first for the account is free of annual card fee in the first year (*)
<b>FCY Account (discounted account management fee transferred from the account)</b>	50% off the regular fee
<b>Transfers to Savings Account between own accounts</b>	free of charge
<b>Direct Debits (monthly)</b>	after the third DD order each month, HUF 50 off of the regular fee on all subsequent orders
<b>Direct Debit limit setting</b>	free of charge
<b>Recurring intra-bank transfers to an OTP START account</b>	free of charge
<b>Transfers to Junior Account (opened before 12.12.2012) below HUF 30,000</b>	one transfer per month free of charge
<b>webCARD</b>	no annual fee for one Mastercard webCard per account
<b>Death claim</b>	50% off the regular fee

**CASH WITHDRAWAL**

<b>With a bankcard **</b>	<b>Domestic ATM Operated by OTP</b>	HUF 118 + 1.49%
	<b>at any other domestic third party ATM</b>	HUF 1,174 + 0.6%
	<b>at an domestic OTP branch</b>	HUF 236 + 1.49%
	<b>at another domestic third party bank</b>	HUF 1,291 + 0.6%
<b>Without a bankcard</b>	<b>in HUF</b>	1.5% (HUF 1,310 / -)
	<b>in a foreign currency</b>	1.05% (HUF 900 / -)

**ANNUAL AND ISSUANCE FEE FOR BANKCARD OFFERED TO THE ACCOUNT \*\***

<b>Mastercard Online (MCO) card issuance fee</b>	HUF 2,358
<b>Mastercard Online (MCO) card annual fee</b>	HUF 5,322

The detailed terms and conditions of debit cards are included in the effective Announcement on Retail HUF denominated cards.

**MONEY TRANSFERS (HUF)**

Money transfers in HUF (within Hungary)	Between own accounts	Intra Bank	Extra Bank
at an OTP branch	0.2% (HUF 457 / HUF 4,576)	0.5% (HUF 531 / HUF 11,528)	0.5% (HUF 837 / HUF 16,722)
over the phone via OTPdirekt	free of charge *	0.3% (- / HUF 6,000)	0.3% (- / HUF 6,000)
Through the Internet banking and mobile app services ***	free of charge *	0.2% (- / HUF 5,908)	0.2% (- / HUF 6,000)
<b>Standing order</b>	HUF 75	HUF 86	HUF 163
<b>Direct Debit</b>	HUF 88		

The fee of transferring HUF to customers own "OTP Lakástakarék Zrt. Lakáslőtakarékossági" accounts is the same as transferring HUF to another account held with OTP Bank.

**OTPdirekt MONTHLY FEES**

<b>Basic fee</b>	free of charge *
<b>'Kontroll' module</b>	free of charge *
<b>OTPdirekt Broker</b>	HUF 2,706

**OTPdirekt MESSAGING CHARGES**

General per-message charge	DIGI Mobil	Vodafone	Yettel	Magyar Telekom
		HUF 41	HUF 39	HUF 36

**Mobile Signature** (upon login and per transaction) | Mobile Signature messages after the first 10 such transmissions each month can be sent free of charge until 31 March 2023 as a promotional offer by the bank.

The detailed terms and conditions of OTPdirekt are included in the "List of Conditions of OTPdirekt services for Retail Customers".

**OVERDRAFT FACILITY (subject to regular transfers to the account) and representative example - for contracts concluded from 1 June 2022**

<b>APR (with a credit limit of HUF 375,000 and a term of one year)</b>	29.8%
<b>Annual interest rate (variable)</b>	24.56% per year
<b>Service charge</b>	1.13% per year (HUF 524 / - per month)
<b>Commitment fee, Limit utilisation fee</b>	free of charge

The additional details of the representative example identified by law (full payable amount, amount of instalment) are not applicable for this product. The representative example has been determined based on Government Decree 83/2010. (III.25.) on the determination, calculation and publication of the annual percentage rate standard for the product and with consideration to the credit lines published in commercial communication; those values may differ from the values standard for the values of the overdraft facility you requested. The representative example is for information only.

The detailed terms and conditions of overdraft facility are included Announcement – regarding the interests on the Retail Overdraft Facility and its fee and cost items

**Green Account Statements are available to Account Holders who only access their account information via electronic means (OTPdirekt or the OTP website).**

Fee discounts apply if the following conditions are met:

- if, during the last two months before the month under review (between the 16<sup>th</sup> of the second month and the 15<sup>th</sup> of the month immediately before the given monthly closing day), at least one income transfer is made to the account and/or the foreign currency account(s) for which the Net account at hand is specified as the nominated account, or when the monthly average available balance (the average of the daily closing balances) for the same period does not fall below HUF 150,000, and
- over the past three months (between the 16<sup>th</sup> of the third month and the 15<sup>th</sup> of the month immediately before the given monthly closing day), there has been at least one identified login event to any of the OTPdirekt service platforms (OTPdirekt over the phone, OTPdirekt online, or OTPdirekt SmartBank).

\* The fee reduction, relief from the Bank's withdrawal, but no later than the first day of the second month following the CSO (Central Statistical Office) 2022 publication provides inflation.  
 \*\* In the case of cards linked to those retail bank accounts in respect of which the contract was concluded after 31 December 2014 by signing the contract in full or in respect of which the contract itself was concluded before 31 December 2014, but the client initiated the amendment thereof after 31 December 2014 in order to use a different account scheme .  
 \*\*\* Including individual transfer orders denominated in HUF qualifying as instant transfer orders under MNB Decree No. 35/2017. (XII.14.) on Execution of Payment Transactions.

**In the event of any disagreement between the different language versions of the document, the Hungarian version shall prevail.**

(The detailed terms and conditions of the account are included in the "Announcement on the interests and fees of Retail payment accounts (bank accounts)".)