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Effective from: 15 April 2019 until 31 July 2019 or withdrawn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		
Associated Account(s)		Net Account, Net webCARD Account
Annual Interest (on demand deposits)		0.01% (APRD: 0.01%)
Discounted account management fee – if conditions set forth in the relevant Business Rules are met	with green account statement	HUF 632 per month
	account statement via postal mail	HUF 687 per month
Account management fee – if conditions set forth in the relevant Business Rules are not met	with green account statement	HUF 1,532 per month
	account statement via postal mail	HUF 1,584 per month

ADDITIONAL SERVICES ASSOCIATED WITH THE ACCOUNT AND OFFERED AT NO CHARGE OR AT A DISCOUNT	
Bankcard annual fee	one card per account free in the first year
FCY Account (discounted account management fee transferred from the account)	50% off the regular fee
Transfers to Savings Account between own accounts	free of charge
Direct Debits (monthly)	after the third DD order each month, HUF 50 off of the regular fee on all subsequent orders
Direct Debit limit setting	free of charge
Recurring intra-bank transfers to an OTP START account	free of charge
Transfers to Junior Account (opened before 12.12.2012) below HUF 30,000	one transfer per month free of charge
webCARD	no annual fee for one Mastercard webCard per account
Death claim	50% off the regular fee

CASH WITHDRAWAL		
With a bankcard **	Domestic ATM Operated by OTP	HUF 104 + 1.49%
	at any other domestic third party ATM	HUF 1,045 + 0.6%
	at an domestic OTP branch	HUF 211 + 1.49%
	at another domestic third party bank	HUF 1,150 + 0.6%
Without a bankcard	in HUF	1.5% (HUF 1,166 / -)
	in a foreign currency	1.05% (HUF 802 / -)

ANNUAL AND ISSUANCE FEE FOR BANKCARD OFFERED TO THE ACCOUNT **	
Mastercard Online (MCO) card issuance fee	HUF 2,101
Mastercard Online (MCO) card annual fee	HUF 4,741

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

MONEY TRANSFERS (HUF)			
Money transfers in HUF (within Hungary)	Between own accounts	Intra Bank	Extra Bank
at an OTP branch	0.2% (HUF 407 / HUF 4,076)	0.5% (HUF 473 / HUF 10,270)	0.5% (HUF 746 / HUF 14,897)
over the phone via OTPdirekt	free of charge *	0.3% (- / HUF 5,813)	0.3% (- / HUF 6,000)
online via OTPdirekt or SmartBank	free of charge *	0.2% (- / HUF 5,262)	0.2% (- / HUF 6,000)
Standing order	HUF 67	HUF 76	HUF 150
Direct Debit		HUF 78	

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

OTPdirekt MONTHLY FEES	
Basic fee	free of charge *
'Kontroll' module	free of charge *
OTPdirekt Broker	HUF 2,411

OTPdirekt MESSAGING CHARGES			
General per-message charge	Vodafone/UPC Mobil	Telenor	Magyar Telekom
	HUF 24	HUF 29	HUF 27

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 2020 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 01 February 2015	
APR (with a credit limit of HUF 375,000 and a term of one year)	25.1%
Annual interest rate (variable)	21.24% per year
Service charge	1% per year (HUF 378 / - per month)
Commitment fee, Limit utilisation fee	free of charge

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

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

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 16th of the second month and the 15th 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 16th of the third month and the 15th 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) 2018 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 .

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)".)