

PRODUCT INFORMATION Premium Plus Account Package (not available from 12 December 2016)



Published on: 15 January 2022

Effective from: 15 January 2022 until 28 February 2022 or withdrawn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 PREMIUM PLUS 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 Premium Plus 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)	Premium Plus Account, Premium Plus webCARD Account (optional), Premium Plus Savings Account, Securities 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 1,102 per month
	account statement via postal mail		HUF 1,187 per month
Account management fee – if conditions set forth in the relevant Business Rules are not met	with green account statement		HUF 4,715 per month
	account statement via postal mail		HUF 4,828 per month
ADDITIONAL SERVICES ASSOCIATED WITH THE ACCOUNT AND OFFERED AT NO CHARGE OR AT A DISCOUNT			
Bankcard annual fee	The debit card requested first for the account is free of annual card fee in the first year (***)		
FCY Account (discounted account management fee transferred from the account)	free of charge		
Transfers to Savings Account between own accounts	free of charge		
Direct Debits (monthly)	HUF 50 off of the regular fee on all Direct Debit 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 (optional)	no annual fee for one Mastercard webCard per account		
Death claim	free of charge		
Securities Account (associated with / may be linked to the Account)	Discounted fee		

CASH WITHDRAWAL

With a bankcard **	Domestic ATM Operated by OTP	HUF 112 + 1.49%
	at any other domestic third party ATM	HUF 1,117 + 0.6%
	at a domestic OTP branch	HUF 225 + 1.49%
	at another domestic third party bank	HUF 1,228 + 0.6%
Without a bankcard	in HUF	1.2% (HUF 890 / -)
	in a foreign currency	0.9% (HUF 652 / -)

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

Card issuance fee for Mastercard Prémium card	free of charge*** HUF 2,244
Mastercard Prémium card annual fee	HUF 9,011*

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	free of charge (***)	0.5% (HUF 505 / HUF 10,969)	0.5% (HUF 796 / HUF 15,911)
over the phone via OTPdirekt	free of charge (***)	0.3% (- / HUF 6,000) (***)	0.3% (- / HUF 6,000 Ft) (***)
Through the Internet banking and mobile app services ****	free of charge (***)	0.2% (- / HUF 5,621) (***)	0.2% (- / HUF 6,000 Ft) (***)
Standing order	free of charge (***)	HUF 10 (**)	HUF 155
Direct Debit	HUF 34 (**)		

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

OTPdirekt MONTHLY FEES

Basic fee	HUF 0
'Kontroll' module	HUF 0
OTPdirekt Broker	HUF 2 575

OTPdirekt MESSAGING CHARGES

	Magyar Telekom	Vodafone/UPC Mobil	Telenor	DIGI Mobil
General per-message charge (for all type of messages, excepting in the case of Card-, and Account Control, where the limit is up to 50/month)	HUF 0	HUF 0	HUF 0	HUF 0

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 2022 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 15 January 2022

APR (with a credit limit of HUF 375,000 and a term of one year)	28.3%
Annual interest rate (variable)	23.45% per year
Service charge	1.08% per year (HUF 499 / - per month)
Commitment fee, Limit utilisation fee	free of charge

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

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

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 past three months (between the 16th of the third month and the 15th of the month immediately before a given monthly closing day), the daily average closing balance of all savings (term deposits, securities account (portfolio at valuation price), Foreign Currency Account (at daily central rates), Long-term Investment Accounts, Pension Savings Accounts, savings accounts associated with the account) of the Account Holder(s) held with OTP Bank exceeded HUF 2 million for clients aged between 18 and 35, or 5 million for clients above 35, or

- if, in two of the last three months before the month under review (between the 16th of the third month and the 15th of the month immediately before a given monthly closing day), a minimum income transfer of HUF 200,000 is made to the account for Account Holders aged between 18 and 35 (HUF 350,000 for clients above 35 years of age) and/or to the Foreign Currency Accounts for which the Premium Plus account at hand is specified as the nominated account.

* The annual fee for the Mastercard Prémium Card is waived, provided that the overall purchase amount during the 12 months prior to fee charges reach or exceed HUF 600,000 (the discount is available until cancelled by the Bank).

** 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 .

*** 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) 2021 publication provides inflation

**** 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)".)