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

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Effective from: 01 July 2025 until 30 September 2025 or withdrawn

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see the то **100.000 EUR**

OBA

online at www.otpbank.hu,

via e-mail by contacting our associates at informacio@otpbank.hu,

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

- 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.

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	as a promotional offer b
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 Marc 2025	
APR (with a credit limit of HUF 375,000 and a term of one year) 35.7% Annual interest rate (variable) 28.29%	
Annual interest rate (variable) 28.29% Service charge 1.13% per year (min. HUF 732 / - 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 determine 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 commercival 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 (OTP direkt 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 (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) 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 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 specified as the nominated account.	
* 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 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 was concluded after 31 December 2014 by signing the contract in full or 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 was concluded after 31 December 2014 by signing the contract in full or 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 was concluded after 31 December 2014 by signing the contract in full or 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 was concluded after 31 December 2014 by signing the contract in full or 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 was concluded after 31 December 2014 by signing the contract in full or 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 was concluded after 31 December 2014 by signing the contract in full or in respect of which the contract was concluded after 31 December 2014 by signing the contract was concluded after 31 December 2014 by signing the contract was concluded after 31 December 2014 by signing the contract was concluded after 31 December 2014 by signing the contract was concluded after 31 December 2014 by signing the contract was concluded after 31 December 2014 by signing the contract was concluded after 31 December 2014 by signing the contract was concluded after 31 December 2014 by signing the contract was concluded after 31 December 2014 by signing the contract was concluded after 31 December 2014 by signing the contract was concluded after 31 December 2014 by signing the contract was concluded after 3	
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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) 2025 publication provides inflation **** From 01.05.2025 until withdrawn, but no later than 30.04.2026, an annual fee reduced by 700 HUF will be charged as part of a promotion.	ntract itself was concluc
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) 2025 publication provides inflation	ntract itself was concluc