

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

Published on: 01 July 2025

Effective from: 01 July 2025 until 30 September 2025 or withdrawn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					DEPOSIT
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 1 511 per month			
	account statement via postal mail	HUF 1 776 per month			
Account management fee – if conditions set forth in the relevant Business Rules are not met	with green account statement	HUF 6 466 per month			
	account statement via postal mail	HUF 7 118 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	Up to 150 000 HUF	From 150 001 HUF		
		HUF 165 + 1.79%	HUF 1 639 + 0.9%*****		
	at any other domestic third party ATM	HUF 1 639 + 0.9%			
	at another domestic third party bank	HUF 1 802 + 0.9%			
Without a bankcard	in HUF	1.99% (HUF 1,270 / -)			
	in a foreign currency				
ANNUAL AND ISSUANCE FEE FOR BANKCARD OFFERED TO THE ACCOUNT **					
Card issuance fee for Mastercard Prémium card	free of charge*** HUF 3 292				
Mastercard Prémium card annual fee	HUF 12 525 ****				
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 (***)	0.65% (HUF 734 / HUF 30 000)	0.65% (HUF 1,157 / HUF 30 000)		
Through the Internet banking and mobile app or phone services *	free of charge	0.45% (- / HUF 25 000) (***)	0.45% (- / HUF 25 000) (***)		
Standing order	free of charge	HUF 139	HUF 248		
Direct Debit	HUF 91 (***)				
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	HUF 0				
‘Kontroll’ module	HUF 0				
OTPdirekt Broker	HUF 3 531				
OTPdirekt MESSAGING CHARGES					
	DIGI-One Mobil	Vodafone -One	Yettel	Magyar Telekom	
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 01 July 2025 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 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%				
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 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 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.					
* 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 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) 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.					
***** The Bank will provide the discounted fee in the fee range from HUF 150,001 until withdrawal, but no later than 30 June 2026.					
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)”.)					

