



Product Information on the Basic Account Package¹

1. What is included in the account package offer?

 Bank account	 Debit card	 Internet service
Fees and charges - either HUF 469/month with the discounted account management fee, - or HUF 1 478/month with the standard account management fee.	In case of Mastercard Online debit card Fees and charges 0 HUF* First card fee for the first year ² , after 7 759 HUF/year Card issuance fee: 3 437 HUF	Fees and charges 0 HUF/ month the monthly fee for Digital services-Basic package

What are the eligibility conditions for discounted account management?

If, in at least one of the two months preceding the monthly review, a credit of at least HUF 150,000 was received on the account and/or the Foreign Currency Account linked to the Base Account. (The credited amount may come from a maximum of 2 transfers; Transfers from the Account Holder's own individual business current account held with OTP Bank will be taken into account, however, the credits resulting from transfers between own accounts within OTP Bank and transfers initiated via Qvik requests are not taken into account.)

OTP Bank checks on a monthly basis whether you are eligible for the discount and whether the conditions are met.



2. How much do transfers cost?



If you have more than one account with OTP Bank, you can make transfers between your accounts free of charge.

If you choose the Basic account package **without any additional discount**, the following transfer fees are charged:

Domestic HUF transfer method	Transfer fee when making a transfer to an OTP bank account	Transfer fee when making a transfer to a non-OTP bank account
Transfer electronically in OTPdirekt via telephone administration service, or in OTP InternetBank or OTP MobilBank	0.5% (min. 348 HUF/ max. 26 000 HUF per transfer)	
Transfer to an OTP Bank branch	0.65% (min. 466HUF/ max. 31 000 HUF per transfer)	



3. Would you like to pay your bills by direct debit?

You can also pay your bills by direct debit from your bank account: this service enables the service providers you specify to collect amounts due from your bank account on a regular basis and automatically, so you do not have to keep track of payment deadlines.

¹For accounts opened or converted from October 27, 2025.

² The first debit card requested for the bank account is provided free of charge. Any additional cards for your bank account are not provided free of charge.

³ The Bank will provide the discounted fee in the fee range from HUF 150,001 until withdrawal, *but no later than the 1st day of the 2nd month after the publication of the 2026 inflation rate.*

* Fees and discounts are advertised under a promotion. The promotion is valid until revoked, *but no later than the 1st day of the 2nd month after the publication of the 2026 inflation rate.*

If you choose the Basic account package **without any additional discount**, the following direct debit fees are charged:

Direct debit fee

78 HUF/ direct debit + 0.45%
(0.45 percent of the collection amount, but no more 26 000 HUF)



4. How much does cash withdrawal cost?

If you choose the Basic account package **without any additional discount**, the following cash withdrawal fees are charged:

HUF 300 000 ATM cash withdrawal

Includes the statutory cash withdrawal of HUF 300 000 per month from OTP ATMs, subject to a client statement made in relation the account, **divided into two parts in total for the first two transactions each month.**

0 HUF

Any ATM cash withdrawals exceeding the statutory limit will be subject to the following standard fees:

Domestic ATM cash withdrawal	from an OTP ATM	Not from an ATM with OTP
	Up to 150 000 HUF: 172 HUF/ occasion + 1.79% From 150 001 HUF: 1711 HUF + 0.9% ³	1711 HUF/ occasion + 0.9%
Domestic cash withdrawal at a bank branch	In an OTP branch without a bankcard	Not in an OTP branch with a debit card
	1326 HUF/ occasion + 1.99%	1881 HUF/ occasion + 0.9%
Optional webCARD account monthly fee		free of charge
WebCARD		annual fee is free

Additional discounts can be added to the Basic account package.

The information provided herein is not comprehensive. The information provided in this publication is for information purposes only and we disclaim any liability for any printing errors.

The detailed terms and conditions for the account are set out in the "ANNOUNCEMENT on interest rates and fees applicable to the Residential Basic and Junior Accounts" and the "Business Regulations on Retail bank accounts, deposits and the Overdraft Facility – PAYMENT ACCOUNTS (BANK ACCOUNTS)".

The detailed terms and conditions of the products and services and the applicable fees are set out in the relevant Announcements and Business Regulations available at bank branches and at www.otpbank.hu.

