Product Information on the Basic-L Account Package Offer

1. What is included in the account package offer?

Bank account	Debit card	Internet service	E-transfer+ HUF 400,000*
Fees and charges[1] **HUF 0/month** for the first 6 months with the Confidence offer, then: • either **HUF 449/month*** with the promotional account management fee, • or **HUF 600/month** with the discounted account management fee, • or **HUF 1 416/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 ***6 732* HUF/year**[3] Card issuance fee: **3 292 HUF**	**Fees and charges** **0 HUF/month** OTPdirekt (telephone administrative service, internet service, mobile phone service) and the monthly fee for Digital services	**Fees and charges** **2 066 HUF/month** **Discounted:** **1 550 HUF/month** Unlimited number of one-off and standing orders submitted electronically in a total amount of up to HUF 400,000 a month

How can you take advantage of the Confidence offer?
You are eligible for the Confidence offer if you:
- open a new account and has not had a payment account with OTP Bank for at least 3 months before opening the account;
- have a monthly income of at least HUF 100 000 credited to your account,
- make a Group-member marketing opt-in statement for OTP Bank Plc. with regard to your telephone number and email address for marketing purposes.

What are the eligibility conditions for discounted account management?
You must be either aged 18 to 28 or over 28 and
- in at least one of the 2 months preceding the monthly check, the total income credited to your account must be equal to or higher than **the net minimum wage AND** at least **2 card purchases** must be made and/or **1 direct debit order completed** in relation to the account in that month;

or
- in at least one of the 2 months preceding the monthly check, the average on-demand balance must be at least HUF 50 000 each month AND at least 2 card purchases must be made and/or 1 direct debit order completed in relation to the account in that month.

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

What are the conditions for the promotional account management fee?
You must meet the conditions for the discounted account management fee for the Basic Account AND in at least one of the 2 months preceding the check, an income of at least HUF 250 000 is credited to the Basic account or the FX account linked to the Basic Account.

[1] Rates will apply if you opt in for green statements for your bank account, meaning that you will only be able to access your bank account statement electronically (via OTPdirekt online or OTP InternetBank or the OTP website, according to the terms and conditions of the payment account). If account statements are sent by post, the Promotional Account Management Fee will be HUF 596/month*, the Discounted Account Management Fee will be HUF 758/month and the Standard will be HUF 1 629/month.
[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] *From 01.05.2025 until cancellation, but no later than 30.04.2026, a 700 HUF reduced annual fee will be charged as part of a promotion.*
[4] *The Bank will provide the discounted fee in the fee range from HUF 150,001 until withdrawal, but no later than 30 June 2026.*
* Fees and discounts are advertised under a promotion. The promotion is valid until withdrawn, but no later than the 1st day of the 2nd month after the publication of the 2025 inflation rate. After the withdrawal of the promotion on account package components, OTP Bank will no longer offer any discounts and the account package components linked to the payment accounts will be cancelled. OTP Bank reserves the right to re-advertise the promotion after its withdrawal or expiry.

2. Would you like to get SMS notifications of transactions on your bank account?

If you would like to get notified by SMS of money flows in and out of your bank account, you can add the following ancillary service to the basic account package:

OTPdirekt Control service	The service's **monthly fee is HUF 0,** but SMS messages are subject to charges **without any additional discount**, SMS rates are charged as follows:				
	General Control message fee per message	**Magyar Telekom**	**Yettel**	**Vodafone- One**	**DIGI- One Mobil**
		HUF 45 /message	**HUF 49** /message	**HUF 54** /message	**HUF 56** /message

3. How much do transfers cost?

If you choose the Basic-L account package offer, the following transfer fees are charged:

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

E-transfer+ HUF 400,000* Unlimited number of one-off and standing orders submitted electronically in a total amount of up to HUF 400,000 a month	**2 066 HUF/month** **Discounted: 1 550 HUF/month**
What are the conditions for a discounted fee for an account package component? The income credited to the account and/or the FX account(s) for which costs are charged to the Basic Account with the requested "E-transfer + HUF 400,000" account package component is equal to or higher than three times the current net minimum wage (or HUF 400,000 under the promotion*) in 2 out of the 3 months preceding the monthly check. Compliance with the conditions is checked on a monthly basis after 3 (full) months following request.	

If your transactions exceed the transfer limit included in your account package, the following standard fees will be charged to your transfers:

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 internet bank or via telephone administration service, or in OTP InternetBank or OTP MobilBank	**0.5%** (min. 333 HUF/ max. 25 000 HUF per transfer)	
Transfer to an OTP Bank branch	**0.65%** (min. 728 HUF/ max. 30 000 HUF per transfer)	

4. 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.

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

Direct debit fee	**75 HUF/ direct debit + 0.45%** (0.45 percent of the collection amount, but no more 25 000 HUF)

5. How much does cash withdrawal cost?

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

HUF 150 000 ATM cash withdrawal Includes the statutory cash withdrawal of HUF 150 000 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** Up to 150 000 HUF: 165 HUF/ occasion + 1.79% From 150 001 HUF: 1 639 HUF + 0.9%[4]	**Not from an ATM with OTP** 1 639 HUF/ occasion + 0.9%
Domestic cash withdrawal at a bank branch	**In an OTP branch without a bankcard** 1 270 HUF/ occasion + 1.99%	**Not in an OTP branch with a debit card** 1 802 HUF/ occasion + 0.9%

Optional webCARD account	149 HUF/month
WebCARD	annual fee is free

6. What other discounts are included in the account package offer?

If the following services are linked to account and the income credited to the account is equal to or higher than three times the current net minimum wage (or HUF 400,000 under the promotion*) in 2 out of the 3 months preceding the monthly check:

Exchange Rate+ discount	**0 HUF/month**
monthly account management fee for a residential FX account (with one related FX account agreement)	**0 HUF/month**

Additional discounts can be added to the Basic-L account package offer.

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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. Amendments are in italics.

TO 100.000 EUR OBA INSURED DEPOSIT