







Product Information on the Basic-M Account Package Offer

1. What is included in the account package offer?

 Bank account	 Debit card	 Internet service	 E-transfer+ HUF 200,000*
Fees and charges¹ HUF 0/month for the first 6 months with the Confidence offer, then: <ul style="list-style-type: none"> • 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/year³ 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 1 050 HUF/month Unlimited number of one-off and standing orders submitted electronically in a total amount of up to HUF 200,000 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.

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	

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

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. Amendments are in italics.

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