

Product Information on OTP GO account package offer



1. What is included in the account package offer?

 Bank account	 Debit Card	 Internet service	 OTP GO discount*
Fees and charges HUF 0/month if credit conditions are met or HUF 449/month* with the discounted account management fee,	In case of Mastercard Online debit card Fees and charges 0 HUF* First card fee for the first year ¹ then, if the activity condition is met 0 HUF/year ² Card issuance fee: 0 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 0 HUF/month Unlimited number of one-off and standing orders submitted electronically in a total amount of up to HUF 100,000 a month

What are the conditions for free account management?

You must be aged **18 to 28 AND** in at least one of the two months preceding the monthly review, you received a total credit of HUF 150,000 to your OTP GO discount Base Account and/or Foreign Currency Account linked to your OTP GO discount Base Account (the credit may come from a maximum of two transfers; credits resulting from transfers within OTP Bank, between your own accounts and from transfer transactions initiated with a Qvik request will not be taken into account).

Account Holders aged 18 to 28 may take advantage of the OTP GO discount for the Basic account.

For the OTP GO discount, compliance with eligibility conditions will be assessed after 3 (full) months from the date of request. From then on, OTP Bank will check on a monthly basis whether you are eligible for the discount and whether the conditions are met.



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	

¹The discount is provided by the bank for 12 months following the application for the OTP GO offer, for the bank card for which the fee is first incurred within the annual period.

²From the second year onwards, the annual fee for the Mastercard Online debit card is waived (HUF 7,432) if the total amount of card purchases linked to the account (transactions made with the account holder's main card are taken into account) reaches a minimum of HUF 1,200,000 in the 12 months prior to the date of the eligibility check.

³The Bank will provide the discounted fee in the fee range from HUF 150,001 until withdrawal, but no later than 30 June 2026.

* The fees and discounts were announced as part of a promotion. The promotion is valid until revoked, but no later than the first day of the second month following the publication of the 2025 inflation rate. After the promotion on account package elements is revoked, OTP Bank will not provide the discount, and the account package elements linked to payment accounts.



3. How much do transfers cost?

If you choose the *OTP GO* 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.

Unlimited number of one-off and standing orders submitted electronically in a total amount of up to HUF 100,000 a month

0 HUF/month

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 *OTP GO* 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 *OTP GO* 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% ³	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 *OTP GO* 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.

