PRODUCT INFORMATION - Smart account package offer



OBA

DEPOSIT

The debit card requested first for the account is free of annual card fee in the first year (offered card: Mastercard Online Smart card, without any issuance fee)(*)

OTPdirekt services (administrator service over the phone, online service, mobile phone service, SmartBank service) exempt from monthly fees (except for OTPdirekt

Minimum 2, maximum 5 Smart Saving Accounts are free of charge

TRANSACTION ACCOUNT PACKAGE ELEMENTS

nted account management fee (*) with a green account statement

Electronic Transaction package ✓ All-in package ✓ Transaction package ✓ Daily Safety package ✓ 2 ATM and 5 ATM package

tailed information on the discount packages available for the Smart Account Package is contained in the Announcement of the Smart Account Package

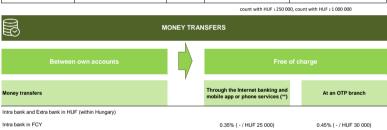
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ACCOUNT MANAGEMENT

Free of charge with a green account statement with a green account statement account statement via postal mail HUF 1 359 / month

account statements are available to the Account Holders who can only access their account statements electronically (via the OTPdirect online service).

(2) INTERESTS	Annual interest on demand deposit					
WILKESTS	0.01% (AER: 0.01%)					
Smart Saving account interest rates	Basic Interest Rate		Bonus Rate min. HUF 10 000 substance increase			
	%(annual)					
	Interest Rate	Unified Deposit Rate	Interest Rate	Unified Deposit Rate		
HUF 0 - 499 999	0.01%	0.01%1	0.1%	0.11%1		
HUF 500 000 and over	0.01%	0.01%2		0.11%2		



Extra bank in FCY and abroad in HUF

0.45% (HUF 5 188 / HUF 63 621) 0.35% (HUF 4 915 / HUF 59 456)

Standing orders in HUF (within Hungary)

Intra bank and Extra bank

Standing orders in FCY (whitin Hungary)

Direct Debit/ Other collections HUF 65



HUF 41

Conditions of the preferential monthly fee of the Smart Account package:

if in two during the past four months prior to the monthly review (between the 16th of the fourth month and the 15th of the month prior to the given monthly closing day), an income equivalent to at least the net minimum wage is credited on the account anafor to the Smart Foreign Currency Account. If the conditions of the preferential account management is not met, the normal account management is not met, the normal account management as not met, the normal account management is not met.

When the Smart Account Package is requested, a preferential monthly fee will be charged for the first 4 (full) months irrespective of the fulfilment of the conditions

Applicable minimum and maximum charges are listed as "minimum value" / "maximum value".

The detailed terms and conditions are included in the Smart Account Package Announcement.

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 Notin and Business Rules, available at our branches and the www.otpbank.hw. websile. In the event of any disagreemen between the different language versions of the document, the Hungarian version shall prevail. Modifications are represented in falics.

The usage of transactions done via the following channels: OTPdirekt online service or the new OTP InternetBank and the new OTP MobileBank service free of charge but managing the same transactions via Telephone service or in person at local branch require added administration fee to paid. To find our more about these charges and rates please see the Smart Account Package Announcement.



FEES AND CHARGES OF THE BANKCARD OFFERED TO THE ACCOUNT

Mastercard Online Smart

Mastercard Online Smart card issuance fee	free of charge (*) / HUF 3 292		
Mastercard Online Smart annual card fee	The debit card requested first for the account is free of annual card fee in the first year		
Mastercard Online Smart annual card fee from the 2nd year	HUF 2 932 ****		

Cash withdrawal fee with the bankcard offered to the account

		Up to 150 000 HUF	From 150 001 HUF	
	Operated by OTP	HUF 165 + 1.79%	1 639 HUF + 0.9%*****	
Domestic ATM	Third party ATM	HUF 1 639 + 0.9%		
Domestic In an OTP branch without a bankcard branch		1.99% (HUF 1 270 / -)		
branch	In a third party branch with a bankcard	HUF 1 802 + 0.9%		

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OTPdirekt MONTHLY FEES

OTPdirekt Control service HUF 227 / month OTPdirekt Broker service HUF 3 531 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. Mobile Signature (upon login and per transaction)

OTPdirekt PER MESSAGE CHARGES	Magyar Telekom	Yettel	Vodafone -One	DIGI-One Mobil
	HUF 31 / message			

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 wage 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)	39.7%		
Annual interest rate (variable)	32.30% per year		
Service charge	HUF 160 per month (in default of Daily safety package, over HUF 10,000 overded utilization)		
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.

(*) Fees and preferences advertised in a campaign. The promotional offer is valid until withdrawn or no later than until the 1st day of the 2nd month following the disclosure of the 2025 inflation rate. Following the withdrawnal of the promotion related to the account package elements the Bank shall not continue to provide the preference and the account package elements linked to the payment account will be terminated. OTP reserves the right to relaunch the promotional offer after it has been withdrawn or has expired.

(***) 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.

**** 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

Published on: 01 July 2025

Effective from: 01 July 2025 until 30 September 2025 or withdrawn