

PRODUCT INFORMATION - Smart account package offer



Smart account package

- ✓ 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)(*)
- ✓ OTP Bank Digital Service: InternetBank and MobilBank
- ✓ Minimum 2, maximum 5 Smart Saving Accounts are free of charge

TRANSACTION ACCOUNT PACKAGE ELEMENTS


- ✓ Electronic Transaction package
- ✓ Transaction package
- ✓ 2 ATM and 5 ATM package
- ✓ Smart OTPdirekt SMS package

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

ACCOUNT MANAGEMENT

Smart Account package monthly fee	Free of charge	Promotional account management fee	with a green account statement	Free of charge
			account statement via postal mail	HUF 198 / month
		Normal account management fee	with a green account statement	HUF 1 082 / month
			account statement via postal mail	HUF 1 359 / month
Smart Saving Account monthly fee	Free of charge			

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

 INTERESTS	Annual interest on demand deposit			
	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%
HUF 500 000 and over	0.01%	0.01% ₂	0.11% ₂	
count with HUF > 250 000, count with HUF > 1 000 000				

MONEY TRANSFERS

Between own accounts	Free of charge
Money transfers	Electronically: OTPdirekt by telephone, as well as through OTP InternetBank or OTP MobilBank services within the framework of OTP Digital Services(**) At an OTP branch

Intra bank and Extra bank in HUF (within Hungary)		
Intra bank in FCY	0.35% (- / HUF 25 000)	0.45% (- / HUF 30 000)
SEPA		
Extra bank in FCY and abroad in HUF	0.35% (HUF 4 915 / HUF 59 456)	0.45% (HUF 5 188 / HUF 63 621)

Standing orders in HUF (within Hungary)	
Intra bank and Extra bank	
Standing orders in FCY (within Hungary)	HUF 41
Intra bank	
Direct Debit/ Other collections	HUF 65

Unlimited number of money transfers and standing orders submitted electronically up to HUF 200,000 a month (***)	HUF 510 / month
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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 and/or to the Smart Foreign Currency Account. If the conditions of the preferential account management is not met, the normal account management fee will be charged.

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.

OTHER

(*) 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 withdrawal 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.

(**) Promotional fee: 0.6%

(***) 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 February 2026

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 Notices and Business Rules, available at our branches and the www.otpbank.hu website. In the event of any disagreement between the different language versions of the document, the Hungarian version shall prevail. Modifications are represented in italics.

The usage of transactions done via the following channels: OTPdirekt online service or the new OTP InternetBank and the new OTP MobileBank service are 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 out 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	
Card issuance fee	Free of charge (*)
First card fee for the first year	Free of charge
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 ****

The detailed terms and conditions of debit cards are included in the effective Announcements of Smart Account Package and on Retail HUF denominated cards.

Cash withdrawal fee with the bankcard offered to the account

5 ATM package: free of charge * (discounted **) cash withdrawal from domestic OTP ATM (in HUF and EUR) 5 times per month	HUF 1 459 / month
Domestic ATM	Operated by OTP Third party ATM
Domestic branch	In an OTP branch without a bankcard In a third party branch with a bankcard
	Up to 150 000 HUF HUF 165 + 1.79% From 150 001 HUF 1 639 HUF + 0.9%*****
	HUF 1 639 + 0.9%
	1.99% (HUF 1 270 / -)
	HUF 1 802 + 0.9%

OTP Digital service MONTHLY FEES

OTP Digital service - Basic package	free of charge
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Detailed conditions for Digital Services can be found in the document titled OTP Bank Digital Services Announcement - 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 overdraft 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.

The detailed terms and conditions of overdraft facility are included Announcement – regarding the interests on the Retail Overdraft Facility and its fee and cost items

Effective from: 01 February 2026 until 31 March 2026 or withdrawn