

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    |
| Discounted account management fee (*) with a green account statement |                | account statement via postal mail  | HUF 207 / month   |
|                                                                      |                | Normal account management fee      |                   |
| Smart Saving Account monthly fee                                     | Free of charge | with a green account statement     | HUF 1 130 / month |
|                                                                      |                | account statement via postal mail  | HUF 1 419 / month |

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%)                |                      |                                               |                      |
|                                                                                           | Basic Interest Rate               |                      | Bonus Rate min. HUF 10 000 substance increase |                      |
|                                                                                           | % (annual)                        |                      |                                               |                      |
| Smart Saving account interest rates                                                       | Interest Rate                     | Unified Deposit Rate | Interest Rate                                 | Unified Deposit Rate |
| HUF 0 - 499 999                                                                           | 0.01%                             | 0.01% <sub>1</sub>   | 0.1%                                          | 0.11% <sub>1</sub>   |
| HUF 500 000 and over                                                                      | 0.01%                             | 0.01% <sub>2</sub>   |                                               | 0.11% <sub>2</sub>   |

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(**)<br>At an OTP branch |

|                                                   |                                |                                |
|---------------------------------------------------|--------------------------------|--------------------------------|
| Intra bank and Extra bank in HUF (within Hungary) |                                |                                |
| Intra bank in FCY                                 | 0.35% (- / HUF 26 000)         | 0.45% (- / HUF 31 000)         |
| SEPA                                              |                                |                                |
| Extra bank in FCY and abroad in HUF               | 0.35% (HUF 5 131 / HUF 59 456) | 0.45% (HUF 5 416 / HUF 63 621) |

|                                         |        |
|-----------------------------------------|--------|
| Standing orders in HUF (within Hungary) |        |
| Intra bank and Extra bank               |        |
| Standing orders in FCY (within Hungary) | HUF 43 |
| Intra bank                              |        |
| Direct Debit/ Other collections         | HUF 68 |

|                                                                                                                  |                 |
|------------------------------------------------------------------------------------------------------------------|-----------------|
| Unlimited number of money transfers and standing orders submitted electronically up to HUF 200,000 a month (***) | HUF 532 / month |
|------------------------------------------------------------------------------------------------------------------|-----------------|

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 fulfillment of the conditions.

OTHER

(\*) Fees and preferences advertised in a campaign. The promotion is valid until revoked, but no later than the 1st day of the 2nd month after the publication of the 2026 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.

\*\*\*\* The Bank will provide the discounted fee in the fee range from HUF 150,001 until withdrawal, but no later than the 1st day of the 2nd month after the publication of the 2026 inflation rate.

Published on: 01 September 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 3 437                                                              |
| 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 3 792                                                                                   |

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 1 523 / month |
|--------------------------------------------------------------------------------------------------------------------------|-------------------|

| Domestic ATM    | Operated by OTP                         | Up to 150 000 HUF     | From 150 001 HUF     |
|-----------------|-----------------------------------------|-----------------------|----------------------|
|                 | Third party ATM                         | HUF 172 + 1.79%       | 1 711 HUF + 0.9%**** |
| Domestic branch | In an OTP branch without a bankcard     | 1.99% (HUF 1 326 / -) |                      |
|                 | In a third party branch with a bankcard | HUF 1 881 + 0.9%      |                      |

OTP Digital service MONTHLY FEES

|                                     |                |
|-------------------------------------|----------------|
| OTP Digital service - Basic package | free of charge |
|-------------------------------------|----------------|

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 July 2026 |                                                                                               |
|------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|
| APR (with a credit limit of HUF 375,000 and a term of one year)                                                                    | 38.9%                                                                                         |
| Annual interest rate (variable)                                                                                                    | 31.59% per year                                                                               |
| Service charge                                                                                                                     | HUF 167 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 September 2026 until 30 November 2026 or withdrawn