

PUBLIC ANNOUNCEMENT WITH A TURNOVER SPECIAL FEE

on the applicable commissions, fees and costs for the HUF and foreign currency accounts^{1,(27)} of domestic financial institutions^(B), domestic and foreign medium and large corporate clients, public service organisations and water utilities

(for financial institutions^(B) having bank account with OTP Bank Plc., as well as for new and recontracted clients opening bank account with OTP Bank Plc. after 1 January 2013)

I. Account keeping, payment transactions		
1.)	Account opening	free of charge
2.)	Account keeping fees*	
2.1.)	HUF accounts	
a.)	payment accounts for enterprises	HUF 7,160
b.)	OTP e-Forint payment bank account	HUF 7,160
c.)	payment accounts for non-profit organisations	HUF 7,160
d.)	payment accounts for foundations, donations	HUF 2,673
e.)	current bank accounts for public service organisations (minimum payment commission quarterly)**	HUF 10,757
f.)	payment accounts for public service organisations (closing fee quarterly)**	HUF 1,798
g.)	savings accounts	HUF 0
h.)	other HUF bank accounts for enterprises, non-profit organisations	HUF 2,673
i.)	other HUF bank accounts for foundations, donations	HUF 2,673
j.)	other HUF bank accounts for public service organisations (minimum payment commission quarterly)**	HUF 3,758
k.)	other HUF bank accounts for public service organisations (closing fee quarterly)**	HUF 1,798
l.)	water utilities, water utility associations	HUF 4,277
m.)	bank technical accounts	HUF 0
2.2.)	Foreign currency accounts⁽²³⁾	
a.)	enterprises	HUF 7,160
b.)	non-profit organisations	HUF 7,160
	public service organisations	HUF 3,758
c.)	payment accounts for foundations, donations	HUF 7,160
d.)	Enterprise savings accounts (EUR, USD)	HUF 0
e.)	other foreign currency accounts for enterprises, non-profit organisations, foundations, donations	HUF 2,673
2.3.)	Account packages	
a.)	ELECTRA service package for enterprises – on payment bank accounts included in the service package, per account ¹⁷	HUF 4,500
b.)	ELECTRA service package for public service organisations – minimum payment commission quarterly for HUF payment bank accounts included in the service package** ¹⁷	HUF 10,757
c.)	ELECTRA service package for public service organisations – closing fee per account for HUF payment bank accounts included in the service package** ¹⁸	HUF 1,750
d.)	ELECTRA service package for public service organisations – account keeping fee per account for foreign currency payment bank accounts included in the service package** ¹⁷	HUF 2,750
2.4.)	Special fee for accounts blocked due to missing data based on Act XV of 2003 (in addition to the fee based on section 2.1.) and 2.2.)	HUF 100
2.5.)	Turnover special fee***	Duty amount shown on the bank account statement, calculated for the respective account on the transactions subject to the applicable act on financial transaction duty, using the duty rates set out in this act.

3.)	Initiating transfers, book transfers, collection and administrative orders	
	3.1.)	Domestic HUF and intra-bank foreign currency transfers
	a.)	inter-bank domestic HUF transfers ⁽²⁴⁾ (*on HUF account)
		0.162%, min. HUF 342, max. HUF 157,808
	b.)	intra-bank domestic HUF and foreign currency transfers (*on HUF account)
	b.a.)	enterprises, non-profit organisations, foundations, donations
		0.139%, min. HUF 109, max. HUF 157,808
	b.b.)	public service organisations
		0.139%, min. HUF 53, max. HUF 157,808
	3.2.)	OTP e-Forint payment account*
	a.)	inter-bank domestic HUF transfers ⁽²⁴⁾
	a.a.)	Electronically ⁶
		0.108%, min. HUF 160
	a.b.)	In a paper based format
		0.108%, min. HUF 160 +0.190% special fee
	b.)	intra-bank domestic HUF transfers
	b.a.)	Electronically ⁶
		0.080%, min. HUF 48
	b.b.)	In a paper based format
		0.080%, min. HUF 48 +0.095% special fee
	3.3.)	International HUF and foreign currency transfers, inter-bank foreign currency transfers ⁽¹⁴⁾
	a.)	Standard transfers
	a.a.)	via electronic channel ²
		0.12%, min. HUF 4,656, max. HUF 80,000
	a.b.)	in a paper based format
		0.15%, min. HUF 4,982, max. HUF 80,000
	b.)	Urgent transfers
	b.a.)	via electronic channel ²
		0.12%, min. HUF 4,656, max. HUF 80,000 + HUF 5,000
	b.b.)	in a paper based format
		0.15%, min. HUF 4,982, max. HUF 80,000 + HUF 5,000
	c.)	Euro express transfers (to the debit of EUR account, in EUR currency, via electronic channel ² , urgent transfer initiated by 12:00 noon, with current day fulfillment)
	c.a.)	via electronic channel ²
		0.12%, min. HUF 4,656, max. HUF 80,000 + HUF 5,000
	c.b.)	in a paper based format
		not available
	d.)	SEPA transfers (EUR transfers to the European Union, Norway, Switzerland, Liechtenstein, Monaco and Iceland) ⁽¹⁵⁾
	d.a.)	via electronic channel ² and in a paper based format (except from OTP e-Forint bank account)
		0.162%, min. HUF 342, max. HUF 157,808
	d.b.)	from OTP e-Forint bank account
	d.b.a)	via electronic channel ²
		0.108%, min. HUF 160
	d.b.b.)	in a paper based format
		0.298%, min. HUF 160
	e.)	Transfers within the OTP Bank Group ⁵
	e.a.)	normal – except for SEPA
		HUF 3,000
	e.b.)	normal – executable in SEPA
		0.162%, min. HUF 342, max. HUF 3,000
	e.c.)	OTP expressz
		HUF 5,000
	f.)	Surcharge of orders missing data ³
		HUF 2,000
	3.4.)	Occasional intra-bank HUF transfers to collective account
		0.139%, min. HUF 109, max. HUF 157,808
	3.5.)	Book transfer between own accounts¹⁹
		free of charge
	3.6.)	Transaction fee for transfer and book transfer from HUF savings account (in addition to the commission in point 3.1. b.) and 3.5.))
	a.)	Enterprise savings accounts and Savings I. accounts of public service organisations
		0.025%, max. HUF 50,000
	b.)	Savings II. accounts of public service organisations
		free of charge
	3.7.)	Transaction fee for book transfer from foreign currency savings account to own foreign currency account
	a.)	Foreign currency Savings account (EUR)
		0.01%/item, max. HUF 50,000
	b.)	Foreign currency Savings account (USD)
		0.004%/item, max. HUF 50,000
	3.8.)	Initiating collection and administrative orders
	i.a.)	Enterprises, non-profit organisations, foundations, donations
		HUF 315
	i.b.)	Public service organisations
		HUF 105
	3.9.)	Initiation of domestic VIBER (Real Time Gross Settlement System) item in HUF to domestic destinations to the debit of HUF and foreign currency account
		0.539%, min. HUF 17,122, max. HUF 157,808
	3.10.)	Recovery (recall) of amount of transfers incorrectly fulfilled due to account owner's fault
		HUF 8,900 / item + postage under the prevailing standard tariffs (free of charge in a promotion until withdrawn but latest until 01.03.2025)
	3.11.)	Intra-bank HUF ad-hoc transfer to provide card coverage (possible only by using OTP direkt call center and internet banking service)²¹
		0.4%, min. HUF 450

	3.12.)	Post office disbursement voucher (in addition to postage under the prevailing standard tariffs)	The fee for inter-bank transfer initiated in a branch, without minimum fee, with respect to the bank account affected with the disbursement
4.) Crediting			
	a.)	crediting of domestic HUF (including VIBER) and intra-bank foreign currency transfer	free of charge
	b.)	crediting of international HUF transfer	free of charge
	c.)	crediting of SEPA and EUR transfers within EEA	free of charge
	d.)	commission for crediting of foreign currency transfer from foreign or other Hungarian banks	
	d.a.)	up to EUR 100 ⁷	free of charge
	d.b.)	above EUR 100 ⁷	0.05%, min. EUR 5, max. EUR 50
	e.)	payments at post offices (postal intermediation fee)	Postage under the prevailing standard tariffs
	f.)	Instant cash deposit through ATM to the HUF card account underlying the HUF debit card used to deposit ²²	
	f.a.)	Enterprises, non-profit organisations, foundations, donations, water utilities	0.054%, min. HUF 342 (0.027%, min. HUF 171 until withdrawn but latest until 01.03.2025)
	f.b.)	Public service organisations	0.539%, + HUF 34 (0.269%, + HUF 17 until withdrawn but latest until 01.03.2025)
	g.)	Instant cash deposit through ATM to an account other than the card account underlying the card used to deposit ²²	
	g.a.)	Enterprises, non-profit organisations, foundations, donations, water utilities	The amount and due date of the fee the payee account or the account related to the card used to deposit is subject to is listed in the Public announcement on "Cash deposits through ATM to an account other than the card account underlying the card used to deposit".
	g.b.)	Public service organisations	
	h.)	Crediting a response transaction to a payment request from an intra-bank payer * ⁽²⁶⁾	0.1%, min. HUF 50 (free of charge until withdrawn but latest until 01.03.2025)
	i.)	Crediting a response transaction to a payment request from an inter-bank payer * ⁽²⁶⁾	0.15%, min. HUF 100 (free of charge until withdrawn but latest until 01.03.2025)
5.) Cash desk transactions⁸			
	5.1.)	Cash desk disbursement	
	a.)	in HUF (HUF accounts* of enterprises, non-profit organisations, foundations, donations, HUF accounts** of public service organisations)	0.428%, min. HUF 599
	b.)	In foreign currency	1.712%, min. HUF 1,712
	c.)	bulk withdrawal (in addition to points a.) and b.)	subject to case-by-case agreement
	5.2.)	Cash desk payment	
	a.)	in HUF	
	a.a.)	banknote	
	a.a.a.)	Enterprises, non-profit organisations, foundations, donations*	0.086%, min. HUF 342
	a.a.b.)	Public service organisations**	0.539% + HUF 34
	a.b.)	coin (in addition to the fee item listed in the Public Announcement on the fee items for the distribution of banknotes and coins)	
	a.b.a.)	Enterprises, non-profit organisations, foundations, donations*	0.086%, min. HUF 342
	a.b.b.)	Public service organisations**	0.539% + HUF 34
	b.)	in foreign currency	
	b.a.)	banknote	1.284%, min. HUF 1,712
	c.)	bulk deposit (in addition to points a.) and b.)	free of charge
6.) Group payments (from HUF account in HUF)**			
	6.1.)	Domestic group transfer (per intra-group items)	
	a.)	inter-bank HUF transfers ⁽²⁴⁾	0.139%, min. HUF 68
	b.)	intra-bank HUF transfers	
	b.a.)	Enterprises, non-profit organisations, foundations, donations	0.070% + HUF 36
	b.b.)	Public service organisations	0.070% + HUF 18
	6.2.)	Domestic group collection order (per intra-group items)	
	a.)	inter-bank collection, initiated item	HUF 19
	b.)	inter-bank collection, credited item	0.080%, min. HUF 34
	c.)	intra-bank collection, initiated item	
	c.a.)	Enterprises, non-profit organisations, foundations, donations	HUF 36
	c.b.)	Public service organisations	HUF 28
	d.)	intra-bank collection, credited item	free of charge
	6.3.)	Other service related to group payment methods (forwarding of message/authorization outside the bank)	
	a.)	Enterprises, non-profit organisations, foundations, donations	HUF 34 + VAT / transaction
	b.)	Public service organisations	HUF 18 + VAT / transaction
	6.4.)	Commission charged to the obligor's bank account in case of group direct debit order	
	a.)	group direct debit order received from outside the bank, in addition to the commission % rate in point 3.1.b.	HUF 172
	b.)	intra-bank group direct debit order, in addition to the commission % rate in point 3.1.b.	HUF 0

	6.5.)	Recovery (recall) of amount of group transfers incorrectly fulfilled due to account owner's fault	HUF 25,000 / package + postage under the prevailing standard tariffs (free of charge in a promotion until withdrawn but latest <i>until 01.03.2025</i>)
7.) Cheque			
	a.)	Cheque issued by OTP Bank	
		In a paper based format	0.15%, min. HUF 2,500, max. HUF 100,000
	b.)	Repurchase of undrawn OTP-issued cheque	free of charge
8.) Documentary transactions performance			
	8.1.)	Export prompt collection	
	a.)	Dispatching documents and/or bill of exchange for collection	0.2%, min. HUF 7,000
	b.)	Amendment, cancellation of prompt collection	HUF 6,000
	8.2.)	Export letter of credit (including domestic HUF letters of credit) ⁹	
	a.)	Advising of letter of credit or advising of raise without assumption of obligation	0.15%, min. HUF 7,000, max. HUF 150,000
	b.)	Certification of letter of credit (in addition to advising commission)	subject to case-by-case agreement, depending on risk assumed by the opening bank
	c.)	Drawdown of letter of credit (inspection of documents, crediting)	0.2%, min. HUF 7,000
	d.)	Advising of letter of credit amendment (except raise)	HUF 6,000
	e.)	Transfer of letter of credit	0.2%, min. HUF 7,000
	f.)	Keeping record of deferred payment	HUF 6,000/occasion
	g.)	Assignment of letter of credit	0.1%, min. HUF 7,000
	h.)	Discounting of letter of credit with deferred payment	Subject to case-by-case agreement, depending on the risk of the opening bank
	i.)	Preliminary inspection of documents submitted for letter of credit	HUF 3,000/occasion
	8.3.)	Import prompt collection (if the commission is borne by our client)	
	a.)	Arrangement of import prompt collection (documents and/or bill of exchange)	0.25%, min. HUF 7,000
	b.)	Modification, cancellation	HUF 6,000
	c.)	Delivery of documents without payment	0.20%, min. HUF 7,000, max. HUF 100,000
	8.4.)	Import letter of credit (including domestic HUF letters of credit) ⁹	
	a.)	Opening, raising letter of credit payable at OTP Bank Plc.	
	a.a.)	In case of full coverage	0.25%, min. HUF 7,000
	a.b.)	Without full coverage	in addition to the fee specified in point 8.4.a.a.), subject to separate agreement
	b.)	Opening, raising letter of credit payable at a foreign bank or other Hungarian bank	
	b.a.)	In case of full coverage	0.3%, min. HUF 7,500
	b.b.)	Without full coverage	in addition to the fee specified in point 8.4.b.a.), subject to separate agreement
	c.)	Arranging certification of letter of credit by foreign bank	cost of certifying bank
	d.)	Drawdown of letter of credit (inspection of documents, payment)	0.2%, min. HUF 7,000
	e.)	Amendment of letter of credit (except raise)	HUF 6,000
	f.)	Keeping record of deferred payment	HUF 6,000/occasion
	8.5.)	Guarantee received (including domestic foreign currency guarantee and international HUF guarantee)	
	a.)	Advising of guarantee issued by another bank, advising of raise, validation of authenticity (without risk assumption)	0.15%, min. HUF 7,000, max. HUF 150,000
	b.)	Advising of guarantee modification, except advising of raise (without risk assumption)	HUF 6,000
		Drawdown of guarantee	0.2%, min. HUF 7,000
	c.)	Second guarantee (with risk assumption)	subject to case-by-case agreement, depending on the risk of the opening bank
	8.6.)	Guarantee issued (including domestic foreign currency guarantee and international HUF guarantee) ¹⁰	
	a.)	Issue, raise of guarantee and bill of exchange guarantee	
	a.a.)	One-off issuance commission	0.25%, min. HUF 8,000
	a.b.)	Risk assumption fee	in addition to the fee specified in point 8.6.a.a.), subject to separate agreement
	b.)	Amendment of guarantee (except raise)	HUF 6,000
	c.)	Management of drawn down guarantee	0.2%, min. HUF 7,000, max. HUF 100,000
9.) Other services related to points 3.3), 4.), 7.), and 8.)			
	a.)	Separate banker's correspondence, urging payments, modifying and deleting international transfers, correction of inaccurate orders	HUF 3,000
	b.)	Fee for forwarding photocopy of voucher (e.g. SWIFT photocopy)	HUF 500
	c.)	Release of consignment dispatched to OTP's address/order	0.2%, min. HUF 7,000
	d.)	Consultancy fee (letter of credit, drafting guarantee wording at the client's request)	HUF 7,000
	e.)	Obtaining bank information on client	HUF 5,000
	f.)	Amendment or cancellation of orders	HUF 3,000

10.) Standing/future value date orders in HUF on HUF account (in addition to point 3.) ⁽²⁴⁾		
a.)	When fulfilling tax and social security contribution payment obligations	free of charge
b.)	When increasing term deposit with a fixed amount	free of charge
c.)	In other cases	121 HUF/pc
11.) Management of contingent HUF payment orders on HUF account		
a.)	Executing in an order other than chronological order, taking out already queued items	
a.a.)	Enterprises, non-profit organisations, foundations, donations	HUF 1,650/pc
a.b.)	Public service organisations	HUF 1,110/pc
b.)	Queuing of uncovered payment orders in branch, other than compulsory queuing, based on agreement	
b.a.)	Enterprises, non-profit organisations, foundations, donations	HUF 1,650/pc
b.b.)	Public service organisations	HUF 1,110/pc
c.)	Queuing of one-off transfers recorded via Electra Terminal, within a day (based on separate agreement concluded as from 1 July 2012)	HUF 2,900/account/month (free of charge until 01.03.2025)
12.) Bill of exchange		
a.)	Bill of exchange fee in case of protest	one-off 0.3%
b.)	Management fee for bill of exchange placed in safe-keeping custody deposit (foreign currency)	HUF 5,000
13.) Scheduled blocking on foreign currency account		HUF 2,500
14.) Bank information		
a.)	Upon the written request of the account owner	Subject to agreement, but min. HUF 6,825
b.)	Account information disclosed for the purpose of auditing	Subject to agreement, but min. HUF 6,825
15.) Issuing and modifying certifications		
a.)	For certificate of coverage issued/modified on form P.3.T based on its amount	0.11%, min. HUF 1,800
b.)	Certification of placing of property collateral	0.11%, min. HUF 1,800
c.)	Certification of group direct debit orders	
c.a.)	Enterprises, non-profit organisations, foundations, donations	HUF 1,300/pc
c.b.)	Public service organisations	HUF 1,500/pc
d.)	Other certification (e.g. execution of transfer order, payment of ordinary share capital)	
d.a.)	Enterprises, non-profit organisations, foundations, donations	HUF 1,900/pc
d.b.)	Public service organisations	HUF 1,500/pc
16.) Account statement		
a.)	Account statement (frequency according to turnover, in a paper based format, provided by postal mail)	
a.a.)	to a domestic destination	free of charge
a.b.)	to a foreign destination	free of charge
b.)	Fee for branch retention	
b.a.)	Enterprises, non-profit organisations, foundations, donations*	HUF 1,300 / account owner
b.b.)	Public service organisations (on HUF account**, on foreign currency account*)	HUF 2,300 / account owner/quarter
c.)	Fee for renting deposit box	
c.a.)	Enterprises, non-profit organisations, foundations, donations*	HUF 1,300 / account owner
c.b.)	Public service organisations (on HUF account**, on foreign currency account*)	HUF 2,300 / account owner/quarter
d.)	Preparation of bank account statement upon specific request	Subject to agreement, but min. HUF 380 / booking day
17.) Fee for making photocopies		
a.)	Accounting document, other banking document	Subject to agreement, but min. HUF 510 / pc
b.)	other document related to account keeping	Subject to agreement, but min. HUF 510 / pc
18.) Mailing of foreign exchange rates list		HUF 500
19.) Postage actually incurred		postage under the prevailing standard tariffs
20.) OTPdirekt Electra Terminal Service⁽²⁸⁾		
a.)	Installation	
a.a.)	If installed by OTP	HUF 42,200
a.b.)	If downloaded from the internet	HUF 10,500
b.)	Use of software¹³	
b.a.)	Enterprises, non-profit organisations, foundations, donations*	
b.a.a.)	Annual account turnover below HUF 300 million	HUF 1,050/software
b.a.b.)	Annual account turnover between 300 to 2,000 million HUF	HUF 740/software
b.a.c.)	Annual account turnover above HUF 2,000 million	free of charge

	b.b.)	Public service organisations	free of charge
	b.c.)	In case of ELECTRA service package	free of charge
	c.)	Other related fee items	
	c.a.)	Modem rental	
	c.a.a.)	Enterprises, non-profit organisations, foundations, donations*	HUF 765
	c.a.b.)	Public service organisations**	HUF 2,220
	c.b.)	Personal computer rental (request prior to 01.05.1999)	
	c.b.a.)	Enterprises, non-profit organisations, foundations, donations*	HUF 1,110
	c.b.b.)	Public service organisations**	HUF 3,330
	c.d.)	Personal computer rental (request after 01.05.1999)	
	c.d.a.)	Enterprises, non-profit organisations, foundations, donations*	HUF 5,490
	c.d.b.)	Public service organisations**	HUF 16,590
	c.e.)	Printer rental	
	c.e.a.)	Enterprises, non-profit organisations, foundations, donations*	HUF 765
	c.e.b.)	Public service organisations**	HUF 2,220

21.) Forwarding credits arriving to closed accounts according to agreement			
	a.)	Bank contribution fee	HUF 10,000/month/account (due upon signing the agreement, in advance, in a lump sum, covering the agreed period)
	b.)	Turnover commission	Standard tariff without maximum value, according to the public announcement, based on transfer type fixed in the agreement
	c.)	Postage cost	postage under the prevailing standard tariffs
	22.)	Registration of secondary account identifier or deletion thereof based on client's request in a branch	HUF 500 / case ⁽²⁵⁾ (free of charge in a promotion until withdrawn but latest until 01.03.2025)
	(23)	Submission of a payment request addressed to an intra-bank payer via OTPdirekt services*	HUF 50 / request ⁽²⁶⁾ (free of charge until withdrawn but latest until 01.03.2025)
	24)	Submission of a payment request addressed to an inter-bank payer via OTPdirekt services*	HUF 100 / request ⁽²⁶⁾ (free of charge until withdrawn but latest until 01.03.2025)
	25)	Blocking / unblocking a payment request based on a customer request at a bank branch, via the OTPdirekt call center service	HUF 500 / account ⁽²⁶⁾ (free of charge until withdrawn but latest until 01.03.2025)

II. Customs cash desk service

1.) Commission on Internet service	0.41%, min. HUF 520/item
2.) Issuing of ad hoc certification upon the request of the client, evidencing the payment of customs debt and customs security to the debit of the bank account	HUF 1,000/pc

III. Online service for electronic retrieval of certificate of incorporation

1.) For document size up to 20 kB	HUF 1,705/download
2.) For document size in excess of 20 kB	HUF 1,705 up to 20 kB, HUF 40/kB above 20 kB

IV. Late payment of outstanding fees, commission and costs

1.) Late payment interest rate for the period of default			
	a.)	In respect of HUF account	if an overdraft facility is attached to the account, the transaction interest rate thereof is + 6.0% p.a., if not, it is 26.9% p.a.
	b.)	In respect of foreign currency account	if an overdraft facility is attached to the account, the transaction interest rate thereof is + 6.0% p.a., if not, it is 22.6% p.a.

V. Employer product package services

1.)	Annual fee for employer product package service	HUF 3,000,000	
	a.)	In case of Gold offer	Free of charge
	b.)	In case of Platinum offer	Promotion: Free of charge until withdrawn
	c.)	In case of Diamond offer	Promotion: Free of charge until withdrawn

Commissions, costs and fees shall be paid in the account keeping currency upon incurrence; the items marked with * are due monthly, on the last working day of the month, items marked with ** are due quarterly, on the last working day of the quarter, those marked with *** are due on the same day when other account keeping fees are settled.

Notes:

(1) Currencies in which foreign currency accounts are kept: USD, EUR, CHF, GBP, CAD, SEK, JPY, BGN, RUB, RON, RSD, AUD, CZK, PLN, NOK, TRY, CNY, DKK, ZAR, MXN, UAH, NZD (for TRY, ZAR, MXN, UAH, NZD and CNY, foreign currency trading is not possible)

OTP Bank may introduce sale/withdrawal and/or purchase/deposit restrictions certain currencies according to events occurring on the international foreign exchange markets.

- (2) Orders submitted via OTPdirekt Electra Terminal, using the OTPdirekt service or through any electronic data connection.
- (3) An order is considered as "missing data" if the destination of the payment transaction is a country where client accounts are identified with IBAN (International Bank Account Number) and/or banks are identified with SWIFT BIC (SWIFT identifier), and the order fails to indicate either code, or indicates either code data incorrectly or deficiently.
- (4) The current member states of the EU are as follows: Austria, Belgium, Bulgaria, Cyprus, the Czech Republic, Denmark, United Kingdom, Estonia, Finland, France, Greece, Netherlands, Ireland, Poland, Latvia, Lithuania, Luxembourg, Hungary, Malta, Germany, Italy, Portugal, Romania, Spain, Sweden, Slovakia and Slovenia.
- (5) The list of current member banks of the OTP Bank Group is available on the following link, in the "Külföldi csoporttagok" (Foreign group members) section:
<https://www.otpbank.hu/portal/hu/Rolunk/OTPCsoport>
- (6) Orders submitted using the OTPdirekt service.
- (7) Or its equivalent in other foreign currency
- (8) In respect of other cash desk services, the public announcement on "Fee items for the distribution of banknotes and coins" shall prevail.
- (9) OTP Bank Plc. conducts domestic HUF letter of credit transactions with a transactional value of over HUF 500,000, charging the fees specified in points 8.2 and 8.4.
- (10) In addition to the fees, if risk is assumed by the Bank, a risk assumption fee depending on the client's rating is charged. The specific amount of the guarantee fee shall be determined on a case by case basis, depending on the rating of the transaction and the Client.
- (11) The Bank applies an individual exchange rate to intra-bank payment transactions over EUR 50,000. The individual exchange rate is applied by the Bank only to transactions initiated in the bank branch.
- (12) For international payments exceeding the value limit of EUR 50,000 and charged against a HUF account, the Bank shall apply an individual exchange rate.
- (13) The fee is determined for one year in advance, on the basis of the account turnover at OTP Bank Plc.
- (14) When initiating foreign currency transfers, OTP Bank Plc. blocks an additional 0.5% above the basic sum and commission of the transaction, in order to cover any potential exchange rate risk, if the currency of the account and the transaction differ. In case of SEPA transfers (point I.3.3.d.) or transfers within the bank group (point I.3.3.e.), during cover verification, the commission for standard transfers (point I.3.3.a.) is blocked in addition to the amount to be transferred; lacking this, the transaction may not be initiated. Actually, the fee specified for SEPA transfers (point I.3.3.d.) or for transfers within the bank group (point I.3.3.e.) is charged.
- (15) Orders initiated to the credit of a client of a SEPA-member bank, in EUR currency, containing the beneficiary's IBAN and the SWIFT BIC of their bank, without designating the allocation of foreign banking costs. If the bank of the beneficiary is not available in the SEPA system, if possible, up to EUR 50,000 amount the transaction is performed in the EBA STEP2 system, along with charging an identical fee. If this is not possible, the transaction is performed by us as standard transfer, along with charging the general fee items. SEPA member states: <https://www.europeanpaymentscouncil.eu/document-library/other/epc-list-sepa-scheme-countries>.
- (16) Deleted.
- (17) HUF and foreign currency payment accounts already existing or to be opened can be included in the ELECTRA service package. Usage of the OTPdirekt Electra terminal software and provision of authentic electronic bank account statement is included free of charge in this package. Furthermore, any other (non payment nature) HUF or foreign currency bank account already existing or to be newly opened may be included in the scope of accounts, subject to the account keeping fee applicable to bank accounts not included in any service package, as set out in the public announcement at any time.
- (18) Deleted.
- (19) Pursuant to the provisions of Act CXVI of 2012, "transfers between own accounts" shall mean such intra-bank transfers where the account owner initiating the transfer is identical with the account owner receiving it. Such transfer include transfers between the Account Owner's sole trader bank account and private retail bank account (including retail bank accounts with multiple owners where one of the account owners is the sole trader). Transfer to a credit account does not qualify as transfer between own accounts. For transfers to the home pre-savings account of the Account Owner kept at OTP Lakástakarék Zrt., the fee for intra-bank transactions between own accounts is applied (along with charging the turnover special fee on both cases).
- (20) Deleted.
- (21) The detailed terms and conditions of the transaction for providing card coverage are contained in the Debit Card Terms of Business, the Commercial Banking OTPdirekt General Business Regulations, as well as the Public Announcement on the OTPdirekt services provided for commercial banking clients.
- (22) The detailed terms and conditions for instant cash deposits through ATMs—to the card account related to the card used to deposit or to another account—are contained in the Debit Card Business Regulations.
- (23) From 10.03.2017, OTP Bank Plc. does not conclude new agreements for foreign currency Savings Account, as well as for attorney custody deposit account in EUR currency.
- (24) As a result of the amendment of the law, transfers to the Széchenyi Recreational Card accounts kept by OTP Pénztárszolgáltató Zrt. shall qualify as inter-bank transfer instead of intra-bank transfer. In order to reduce the burden on employers, from 6 January 2019 OTP Bank Plc. shall apply the same conditions to ad hoc transfers, standing transfers, ad hoc transfers submitted with a specified debit date and group transfers to Széchenyi Recreational Card accounts kept by OTP Pénztárszolgáltató Zrt., as applicable to items initiated within the bank in a branch or through the OTPdirekt service.
- (25) Charged per case, independent of the number of managed secondary account identifiers. The fee will be effective from 02 March 2020.
- (26) The payment request service is available in accordance with the Commercial Banking OTPdirekt General Business Regulations following publication in the notice entitled PUBLIC ANNOUNCEMENT on the OTPdirekt services provided for commercial banking clients.
- (27) This announcement shall be applied to HUF and foreign exchange accounts maintained in respect of assets managed under the framework of a fiduciary asset management legal relationship for trust companies subject to Act XV of 2014 *on trustees and the rules governing their activities*, to HUF and foreign exchange accounts maintained in respect of assets managed under the framework of a fiduciary asset management legal relationship for asset management foundations subject to Act XIII of 2019 *on asset management foundations* as well as to HUF and foreign exchange accounts maintained in respect of assets managed under the framework of a fiduciary asset management legal relationship for private individuals carrying out fiduciary asset management activity according to Act V of 2013 on the Civil Code.
- (28) The service was reclassified into the range of VAT-exempt services from 1st January 2024.
- (A) *The reason for modifying this Public Announcement is the changes of the fees of instant cash deposits through ATM due to the 2023 inflation rate and the extension of certain promotions. Fees for instant cash deposits through ATM, in the Public Announcement, change—according to Paragraph (14) of I. General Provisions of the Debit Card Business Regulations—by the rate of the annual consumer price index disclosed by the Hungarian Central Statistical Office for the previous year (17.6% in 2023).*
- (B) Financial institutions as defined in section 3. § (4) e) of Act CXVI of 2012 on financial transaction duty.

VI

. Application of exchange rates related to payments turnover¹¹

	HUF account	Foreign currency account	Foreign currency account with conversion
1.			
) Transfers in HUF			
1.1			
) Intra-bank transactions			
a.) Crediting	–	foreign currency selling rate	–
b.) Debiting	–	foreign currency purchasing rate	–

1.2

) Domestic inter-bank transactions

a.) Crediting	–	foreign currency selling rate	–
b.) Debiting	–	foreign currency purchasing rate	–

1.3

) International inter-bank transactions

a.) Crediting	–	foreign currency selling rate	–
b.) Debiting	–	foreign currency purchasing rate	–

2. Transfers, documentary transactions, guarantees in foreign currency

2.1

) Intra-bank transactions

a.) Crediting	foreign currency purchasing rate	–	foreign currency purchasing rate / foreign currency selling rate
b.) Debiting	foreign currency selling rate	–	foreign currency purchasing rate / foreign currency selling rate

2.2

) Domestic inter-bank transactions

a.) Crediting	foreign currency purchasing rate ¹²	–	foreign currency purchasing rate / foreign currency selling rate
b.) Debiting	foreign currency selling rate ¹²	–	foreign currency purchasing rate / foreign currency selling rate

2.3 International inter-bank

) transactions

a.) Crediting	foreign currency purchasing rate ¹²	–	foreign currency purchasing rate / foreign currency selling rate
b.) Debiting	foreign currency selling rate ¹²	–	foreign currency purchasing rate / foreign currency selling rate

3.

) Turnover due to foreign currency based cheques (bank cheque issuance, debiting of consideration of unpaid cheque)

a.) Crediting	cheque purchasing rate	–	cheque purchasing rate / foreign currency selling rate
b.) Debiting	cheque selling rate	–	foreign currency purchasing rate / cheque selling rate

4.

) Cash desk transactions

4.1 HUF cash deposits and withdrawals over

) the counter

a.) Crediting	–	foreign currency selling rate	–
b.) Debiting	–	cheque purchasing rate	–

4.2 Foreign currency deposits and withdrawals

) over the counter

a.) Crediting	foreign currency purchasing rate	–	cheque purchasing rate / foreign currency selling rate
b.) Debiting	foreign currency selling rate	–	foreign currency purchasing rate / cheque selling rate

Information on the general terms and conditions of the performance of the international HUF and foreign currency, as well as domestic foreign currency payments

- The above published commissions apply to routine transactions only. Commissions on special transactions are subject to separate agreements.
- The commission is charged in the currency of the account keeping, based on the foreign currency amount of the order, simultaneously with performing the service, based on the effective foreign exchange rate quoted by OTP Bank Plc.
- In addition to the own commissions published, the foreign bank commissions as well as extra costs (courier service, DHL, TNT, etc.) are recharged to the clients.
- Letters of credits and prompt collections are undertaken by the bank based on The Uniform Customs and Practice for Documentary Credits, as well as The Uniform Rules for Collections issued by the International Chamber of Commerce respectively, even if they are not stipulated by the party giving the order.
- Imprecise and/or incomplete orders are kept on hold by the bank at the liability of the party giving the order until the details required for execution are duly provided.
- Costs of transfers which could not be executed and were returned by foreign banks are to be borne by the ordering party at all times.
- Orders – either paper-based or electronically initiated – which are submitted by 14:00 on a certain day are considered by OTP Bank Plc. to be arrived on that certain day. Orders submitted after this point of time are considered to be submitted on the next banking day.
- Transfers within the European Economic Area (EEA)** (The European Economic Area consists of the Member States of the EU as well as Norway, Liechtenstein and Iceland. The currencies of the EEA member states listed by our bank are as follows: HUF (Hungarian forint), EUR (euro), BGN (Bulgarian lev), CZK (Czech koruna), DKK (Danish krone), CHF (Swiss franc - Liechtenstein), NOK (Norwegian krone), PLN (Polish zloty), RON (Romanian leu), SEK (Swedish krona), GBP (British pound). Orders are credited to the **beneficiary client's account** latest on the 4th day for orders initiated in a paper-based format, and latest on the 3rd day for orders initiated electronically. For transfers to other destinations **outside the EEA**, crediting to the beneficiary's account varies according to the processing rules applicable in the destination country, thus in this regard our bank is unable to make any commitments.
- Priority orders are posted for execution by OTP Bank Plc. with a value date being the first day following the current day.
- Euró Expressz** orders are posted by OTP Bank Plc. for execution on the **current day**.
- Clients shall be required to give notice of priority transfers in excess of 1 million in either USD, EUR, CHF or GBP currency on the day preceding the initiation of the transfer. The International Banking Operations General Department shall be informed of the notice.
- Express** transfer to OTP bank groups means that the beneficiary client account shall be credited within the same day.

13. The Bank applies an individual exchange rate to intra-bank payment transactions over the value of EUR 50,000. The individual exchange rate is applied by the Bank only to transactions initiated in the bank branch. For international payments exceeding the value limit of EUR 50,000 and charged against a HUF account, the Bank shall apply an individual exchange rate.
14. Upon acceptance of foreign currency transfer orders, **blocking** of funds occurs at the foreign currency selling rate listed by OTP Bank Plc. and effective on the date of acceptance, along with the exchange rate risk premium and commission.
15. Debiting to the client account takes place on the execution date, in case of transactions settled by conversion to the debit of foreign currency account at the exchange rate valid at the time of settlement, in case of transactions settled to the debit of forint account the following rules for the application of exchange rate shall apply:
 - in the case of orders submitted by electronic channels before the intra day cut-off time for the submission of orders, at the foreign currency exchange selling rate valid at the time of submission of the order,
 - in the case of orders submitted after such cut-off time or on paper to be settled on the following business day, at the foreign currency exchange selling rate first quoted on the day of execution,
 - in the event of an execution schedule other than this for any reason, settlement shall take place at the latest exchange rate valid at the time of execution of the transaction.
16. The exchange rate listed first on the processing day is applied to settlements related to documentary payments and transfers which require subsequent consultation.
17. OTP Bank Plc. shall only accept and execute orders which are compliant with its business policy.