



Additional discounts available to be combined with the Basic account

The following additional discounts are available for the Basic account:

BASIC ACCOUNT



SMS discounts



Transfer discounts



Direct debit discounts



ATM cash withdrawal discounts



ExchangeRate+ discount



Savings discount



1. 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 HUF 42 /message	Yettel HUF 47 /message	Vodafone HUF 52 /message

Depending on the turnover of the bank account, the SMS fees may be more favorable if you choose the following additional discount in addition to the Basic account package:

Unlimited number of SMS control notifications* (regardless of mobile operator)	HUF 870/month In exchange for a fixed monthly fee, you receive an unlimited number of SMS notifications about the money movements on your account.
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2. How much do transfers cost?



If you have more than one account with OTP Bank, you can make transfers between your accounts free of charge.

Transfer fees can be significantly lower if you choose one of the following offers or additional discounts for your Basic account package, **depending on the frequency, amounts and methods of your transfers**:

E-transfer+ HUF 100,000* The monthly fee includes an unlimited number of electronic (internet banking or mobile banking) transfers up to a total of HUF 100,000 per month.	433 HUF/month
E-transfer+ HUF 200,000* The monthly fee includes an unlimited number of electronic (internet banking or mobile banking) transfers up to a total of HUF 200,000 per month and 100% discount on the monthly fees for OTPdirekt (telephone banking service, internet banking service, mobile banking service) and Digital services.	967 HUF/month

* Fees and discounts are advertised under a promotion. The promotion is valid until withdrawn, but no later than the 1st day of the 2nd month after the publication of the 2024 inflation rate. After the withdrawal of the promotion on account package components, OTP Bank will no longer offer any discounts and the account package components linked to the payment accounts will be cancelled. OTP Bank reserves the right to re-advertise the promotion after its withdrawal or expiry.

 E-transfer+ HUF 400,000* The monthly fee includes an unlimited number of electronic (internet banking or mobile banking) transfers up to a total of HUF 400,000 per month and 100% discount on the monthly fees for OTPdirekt (telephone banking service, internet banking service, mobile banking service) and Digital services. If the conditions are met, an additional 100% discount is provided on any monthly fee for the ExchangeRate+ discount and the monthly account management fee for a related FX account agreement, in addition to a 25% monthly fee discount.	1 956 HUF/month Discounted: 1 467 HUF/month
 E-transfer 0.3%* The monthly fee includes an unlimited number of electronic (internet banking or mobile banking) transfers for unlimited amounts. In addition to the monthly fee, 0.3% of the transferred amount, but no more than HUF 6,000, will be charged per transfer.	433 HUF/month
 E-transfer up to HUF 20 000* The monthly fee includes an unlimited number of electronic (internet banking or mobile banking) transfers up to a total of HUF 500,000 per month if none of the transferred amounts exceed HUF 20,000 each.	free of charge (until withdrawal, but at the latest until February 28, 2025) After the fee exemption expires, the promotional fee is HUF 341/month, the normal fee is HUF 682/month.
 Junior E-Transfer up to HUF 100,000* Unlimited number of one-off and standing orders under HUF 100,000 submitted electronically in a total amount of up to HUF 100,000 a month and unlimited number of direct debits in a total amount of up to HUF 30,000 a month – Only available for Junior accounts or Basic accounts with Junior discount!	0 HUF/month
 Career starter offer discount* Unlimited number of one-off and standing orders submitted electronically in a total amount of up to HUF 100,000 a month and no monthly fee for OTPdirekt (telephone banking service, internet banking service, mobile banking service) and Digital services and no annual fee for 1 MasterCard Online primary debit card for 12 months from taking advantage of the Career starter offer discount (*)	0 HUF/month
 Student account package component* Unlimited number of one-off and standing orders under HUF 200,000 submitted electronically in a total amount of up to HUF 200,000 a month and the ExchangeRate+ account package component. No monthly fees. – Only available for Junior accounts with the Student account package or Basic accounts with Junior discount!	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	0.35% (min. 321 HUF/ max. 14 522 HUF per transfer)	
Transfer to an OTP Bank branch	0.5% (min. 702 HUF/ max. 15 540 HUF per transfer)	



3. Would you like to pay your bills by direct debit?



Depending on the flows in your bank account, direct debit fees can be significantly lower if you choose one of the following additional discounts for your Basic account package:

HUF 30,000 direct debit* The monthly fee includes an unlimited number of direct debit orders up to a total of HUF 30,000 per month.	215 HUF/month
HUF 60,000 direct debit* The monthly fee includes an unlimited number of direct debit orders up to a total of HUF 60,000 per month.	390 HUF/month
Direct debit 0.3%* The monthly fee includes an unlimited number of direct debit orders for unlimited amounts. In addition to the monthly fee, 0.3% of the direct debit amount will be charged per transfer.	289 HUF/month

If your transactions exceed the direct debit limit included in the account package, the following standard fees will be charged to your transfers:

Direct debit fee	72 HUF/ direct debit + 0.3% (0.3 percent of the collection amount, but no more 15 540 HUF)
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4. How much does cash withdrawal cost?

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
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Depending on the flows in your bank account, cash withdrawal fees can be significantly lower if you choose one of the following additional discounts for your Basic account package, subject to a client statement made in relation to the account:

HUF 150,000 ATM cash withdrawal* Includes the statutory cash withdrawal of HUF 150,000 per month from OTP ATMs, divided into an unlimited number of parts	463 HUF/month
HUF 300,000 ATM cash withdrawal* In addition to the statutory free-of-charge withdrawal of up to HUF 150,000 for the first two cash withdrawals in a month, the withdrawal of another HUF 150,000 from domestic ATMs is provided free of cash withdrawal charge (up to HUF 300,000 in total).	1 087 HUF/month

Any ATM cash withdrawals exceeding the statutory limit will be subject to the following standard fees:

Domestic ATM cash withdrawal	from an OTP ATM 159 HUF/ occasion + 1.49%	Not from an ATM with OTP 1 581 HUF/ occasion + 0.6%
	Domestic cash withdrawal at a bank branch	In an OTP branch without a bankcard 309 HUF/ occasion + 1.49%



5. What other discounts can you take advantage of?

ExchangeRate+ discounty

- Electronic FX transfers up to HUF 600,000 a month at OTP's official mid-rate
- Card purchases made in foreign currencies up to HUF 600,000 a month at OTP's official mid-rate

free of charge

(until withdrawn, but no later than 28 February 2025)
be HUF 124/month* and the standard fee will be HUF 453/month.

Savings discount*

If you take advantage of the savings discount for your bank account, a discounted account management fee exclusive to our Premium clients will be charged for all of your securities accounts for the monthly fee.

147 HUF/month

The information provided herein is not comprehensive. The information provided in this publication is for information purposes only and we disclaim any liability for any printing errors.

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.



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