

PRODUCT INFORMATION Basic Account (not available from 12 December 2016)



Published on: 01 October 2024

Effective from: 01 October 2024 until 31 January 2025 or withdrawn

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. Modifications are represented in italics.

Detailed information on the OTP BASIC account can be obtained:

- online at www.otpbank.hu,
- via e-mail by contacting our associates at informacio@otpbank.hu,
- over the phone by dialling +36 1/20/30/70 366 6666
- in person at any of our branch offices.

For special savings options available with the Basic Account, please enquire with our branch associates or visit our website at www.otpbank.hu.

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



ACCOUNT MANAGEMENT		
Associated Account(s)		BASIC Account
Annual interest (on demand deposits)		0.01% (APRD: 0.01%)
Discounted account management fee – if conditions set forth in the relevant Business Rules are met	with green account statement	free of charge
	account statement via postal mail	free of charge
Account management fee – if conditions set forth in the relevant Business Rules are not met	with green account statement	HUF 589 per month
	account statement via postal mail	HUF 706 per month

ADDITIONAL SERVICES ASSOCIATED WITH THE ACCOUNT AND OFFERED AT NO CHARGE OR AT A DISCOUNT	
Bankcard annual fee	The debit card requested first for the account is free of annual card fee in the first year (*)
Direct Debit limit setting	free of charge
Direct Debit Instalment Plan for retail loans disbursed by OTP Bank	free of charge
Direct Debit Instalment Plan for retail loans disbursed by OTP Jelzálogbank Zrt. and/or OTP Lakástakarék Zrt. — for applications received after 1 January 2013	free of charge
Transfers to Savings Account (one-time or recurring intra-bank transfers) between own accounts	free of charge

CASH WITHDRAWAL		
With a bankcard **	Domestic ATM Operated by OTP	HUF 159 + 1.49%
	at any other domestic third party ATM	HUF 1,581 + 0.6%
	at another domestic third party bank	HUF 1,738 + 0.6%
Without a bankcard	in HUF	1.5% (HUF 1,764 / -)
	in a foreign currency	1.05% (HUF 1,212 / -)

ANNUAL AND ISSUANCE FEE FOR BANKCARD OFFERED TO THE ACCOUNT **	
Mastercard Online (MCO) card issuance fee	HUF 3,175
Mastercard Online (MCO) card annual fee	HUF 7,167

The detailed terms and conditions of debit cards are included in the effective Announcement on Retail HUF denominated cards.

MONEY TRANSFERS (HUF)			
Money transfers in HUF (within Hungary)	Between own accounts	Intra Bank	Extra Bank
at an OTP branch	0.2% (HUF 615/ HUF 6,162)	0.5% (HUF 715/ HUF 14,893)	0.5% (HUF 1,127/ HUF 22,517)
Through the Internet banking and mobile app or phone services ***	free of charge	0.4% (HUF 337/ HUF 9,796)	0.4% (HUF 544/ HUF 13,620)
Standing order	free of charge	HUF 115	HUF 220
Direct Debit		HUF 114	

The fee of transferring HUF to customers own "OTP Lakástakarék Zrt. Lakáselőtakarékosági" accounts is the same as transferring HUF to another account held with OTP Bank.

OTPdirekt MONTHLY FEES	
Basic fee	HUF 158
'Kontroll' module	HUF 249
OTPdirekt Broker	HUF 3,405

OTPdirekt MESSAGING CHARGES				
	DIGI Mobil	Vodafone	Yettel	Magyar Telekom
General per-message charge	HUF 54	HUF 67	HUF 55	HUF 55

Mobile Signature (upon login and per transaction) Mobile Signature messages after the first 10 such transmissions each month can be sent free of charge until 31 March 2025 as a promotional offer by the bank.

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 transfers to the account) and representative example – for contracts concluded from 01 July 2024	
APR (with a credit limit of HUF 375,000 and a term of one year)	36.7%
Annual interest rate (variable)	29.1% per year
Service charge	1.13% per year (min. HUF 706 / - per month)
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

CASH DEPOSITS	
Cash deposited at a branch, in forints or foreign currency	free of charge (until withdrawn but no later than February 28, 2025) 0.45% (723 HUF/ -)

Green Account Statements are available to Account Holders who only access their account information via electronic means (OTPdirekt or the OTP website).

Fee discounts apply if the following conditions are met:

if, during the last two months before the month under review (between the 16th of the second month and the 15th of the month immediately before the given monthly closing day), at least one income transfer is made to the account and/or the foreign currency account(s) for which the Basic account at hand is specified as the nominated account, or when the monthly average available balance (the average of the daily closing balances) for the same period does not fall below HUF 150,000, or

a securities account is associated with the account at the end of the second business day before the monthly closing day, or

if, during the last two months before the monthly review (between the 16th of the second month and the 15th of the month immediately before a given monthly closing day), the daily closing balance(s) on the term deposit(s) associated with the account reaches HUF 1,000,000 at least once, or

any of the Account Holders has any of the following loans — for which the Basic Account is designated as the nominated Account outstanding with the Bank — at the end of the second business day before the monthly closing day: home loan; new home leasing as part of a loyalty programme; pre-owned home leasing and general purpose leasing; general purpose mortgage loan; personal loan; personal loan through the Voluntary Pension Fund; refinancing loan; lombard loan; consumer credit or overdraft, Housing Loan; Bridging Loan.

* The fee reduction, relief from the Bank's withdrawal, but no later than the first day of the second month following the CSO (Central Statistical Office) 2024 publication provides inflation.

** In the case of cards linked to those retail bank accounts in respect of which the contract was concluded after 31 December 2014 by signing the contract in full or in respect of which the contract itself was concluded before 31 December 2014, but the client initiated the amendment thereof after 31 December 2014 in order to use a different account scheme .

*** 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.

In the event of any disagreement between the different language versions of the document, the Hungarian version shall prevail.

(The detailed terms and conditions of the account are included in the "Announcement on the interests and fees of Retail payment accounts (bank accounts)".)