

PRODUCT INFORMATION on the Interests and Fees of Foreign Currency Account



Foreign Currency Account

- ✓ Retail foreign currency accounts are managed in the following currencies: EUR, USD, CHF, CAD, GBP, SEK, BGN, JPY, CZK, NOK, PLN, TRY.
- ✓ Accounts can be opened free of charge, and there is no minimum charge for the opening of accounts.
- ✓ If you hold accounts in several currencies, the account keeping fee is payable only for one account.

TRANSACTION ACCOUNT PACKAGE ELEMENTS

No transaction account package elements are available with the Foreign Currency Account.

For special savings options available with the Foreign Currency Accounts, please enquire from our colleagues or visit our website at www.otpbank.hu.

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

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.



ACCOUNT MANAGEMENT

Discounted account management fee – if conditions set forth in the relevant Business Rules are met	
with green account statement	HUF 85 / month
account statement via postal mail	HUF 131 / month
Account management fee – if conditions set forth in the relevant Business Rules are not met	
with green account statement	HUF 173 / month
account statement via postal mail	HUF 259 / month

Discounted account management fee with green account statement

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

FEES AND CHARGES OF THE BANKCARD OFFERED TO THE ACCOUNT (**)

Retail Mastercard Foreign Currency Card	
Card issuance fee	7,68 EUR
Card fee for the first year	39,9 EUR
Retail Mastercard Foreign Currency Card issuance fee	7,68 EUR
Retail Mastercard Foreign Currency Card annual fee in the first year	39,9 EUR
Retail Mastercard Foreign Currency Card annual fee from the second year	39,9 EUR

The detailed conditions applicable to Foreign currency cards are included in the prevailing Announcement on "RETAIL FOREIGN CURRENCY-DENOMINATED CARDS".

INTERESTS

The Retail foreign currency account earns interest at the rate and with the validity stipulated in the separately issued, prevailing Announcement titled Retail Foreign Currency Account interest conditions.

MONEY TRANSFERS

Transfers to Savings Account (money transfers or standing order intra-bank transfers) between own accounts	free of charge (*)
Standing order to an OTP START account	free of charge

Money transfers	Through the Internet banking and mobile app or phone services (**)	At an OTP branch
between own accounts in HUF and FCY	0.1% (HUF 796 /HUF 56,002)	0.2% (HUF 851 /HUF 59,925)
Intra bank in HUF	0.4% (HUF 1,195 /HUF 18,352)	0.5% (HUF 1,335 /HUF 30,289)
Intra bank in FCY	0.4% (HUF 980 / HUF 34,499)	0.5% (HUF 1,049 /HUF 36,916)
Extra bank in HUF (within Hungary)	—	0.5% (HUF 2,093 /HUF 34,326)
SEPA	0.35% (HUF 321 /HUF 14,522)	

Standing orders (within Hungary)	
Between own accounts	HUF 101
Intra bank in HUF and FCY	HUF 115
Extra bank in HUF	—

Standing orders (within Hungary)	Direct debit
No standing credit transfer orders to accounts held abroad are available for Foreign Currency Accounts.	No direct debit order are available for Foreign Currency Accounts.

General provisions

OTP Bank opens and manages Retail foreign currency accounts only for resident and non-resident private individuals with full disposing capacity, over the age of 18.

OTP Bank opens and manages Retail foreign currency accounts only in the currencies specified as account management currencies in the prevailing Announcement on the interest rates and fees applicable to Retail payment accounts (bank accounts), and each foreign currency account of the given Account Holder shall have independent bank account numbers.

Unless provided otherwise, the individual accounts of the Account Holder, opened in various currencies – belonging to a single contract – shall qualify as a single account (hereinafter jointly referred to as: Retail Foreign Currency Account) for the purpose of all provisions included in the effective laws, in OTP Bank's business regulations and in the individual contract.

The fees and commission indicated above are charged in the currency of the given account.

Cash withdrawal fee with the bankcard offered to the account (**)

The currency of the cash withdrawal using the bankcard is always defined by the rules of the specific country; in Hungary, cash may be withdrawn from ATMs, in the branches and at the cash points by bankcard in HUF currency. Exception: euro may be withdrawn from euro ATMs operated by OTP.

Domestic ATM	Operated by OTP	0.47 EUR + 1.49%
	Third party ATM	4.77 EUR + 0.6%
Domestic branch	In an OTP branch without a bankcard	in the case of HUF: 0.9% (HUF 1,259/ HUF 258,674) (*) in the case of foreign currency: 0.9% (HUF 1,259/ HUF 258,674)
	In a third party branch with a bankcard	5.26 EUR + 0.6%
Foreign ATM	Operated by OTP Group	3.68 EUR + 0.6%
	Third party ATM - in the EEA in euro	4.77 EUR + 0.6%
	Third party ATM - in the EEA, non-euro and outside the EEA	7.36 EUR + 1.82%
Foreign branch	With a bankcard at branches operated by OTP Group and in a third party branch - in the EEA in euro	5.26 EUR + 0.6%
	With a bankcard at branches operated by OTP Group and in a third party branch - in the EEA, non-euro and outside the EEA	9.54 EUR + 1.82%

OTPDirekt MONTHLY FEES

The detailed rules and conditions applicable to OTPdirekt are available particularly in the documents entitled "Announcement on the OTPdirekt services rendered to retail clients" and the "List of Terms and Conditions applicable to OTPdirekt service rendered to Retail clients".

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OVERDRAFT FACILITY (subject to regular transfers to the account) and representative example - for contracts concluded from 01 July 2024

No direct debit order are available for Foreign Currency Accounts.

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 2024 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.

(**) 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.

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

Published on: 01 July 2024

Effective from: 01 July 2024 until 30 September 2024 or withdrawn