

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



Published on: 01 January 2025

Effective from: 01 January 2025 until 28 February 2025 or withdrawn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 JUMP 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 Jump 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)	JUMP Account, JUMP webCARD 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	HUF 248 per month
	account statement via postal mail	HUF 341 per month
Account management fee – if conditions set forth in the relevant Business Rules are not met	with green account statement	HUF 248 per month
	account statement via postal mail	HUF 341 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 (*)
FCY Account (discounted account management fee transferred from the account)	50% off the regular fee
Transfers to Savings Account between own accounts	free of charge
Direct Debits (monthly)	after the second DD order each month, HUF 50 off of the regular fee on all subsequent orders
Direct Debit limit setting	free of charge
Recurring intra-bank transfers to an OTP START account	free of charge
webCARD (optional)	no annual fee for one Mastercard webCard per account

CASH WITHDRAWAL		
With a bankcard **	Domestic ATM Operated by OTP	HUF 159 + 1.79%
	at any other domestic third party ATM	HUF 1 581 + 0.9%
	at another domestic third party bank	HUF 1 738 + 0.9%
Without a bankcard	in HUF	HUF 3 000
	in a foreign currency	HUF 2 500

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

Mastercard Online Jump (MCO Jump) card not available from 12 December 2016.

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	HUF 638	HUF 1 109	HUF 1 109
Through the Internet banking and mobile app or phone services ***	free of charge	HUF 150 (*)	HUF 150 (*)
Standing order	free of charge	HUF 135	HUF 240
Direct Debit	HUF 137		

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

OTPdirekt MONTHLY FEES	
Basic fee	free of charge *
'Kontroll' module	free of charge *
OTPdirekt Broker	HUF 3 405

OTPdirekt MESSAGING CHARGES				
General per-message charge	DIGI Mobil	Vodafone	Yettel	Magyar Telekom
	HUF 54	HUF 52	HUF 47	HUF 42

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 Jan 2025	
APR (with a credit limit of HUF 375,000 and a term of one year)	36.0%
Annual interest rate (variable)	28.6%
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

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

Discounted account management fee is applied if the Account Holder (or, in case of multiple Account Holders, all Account Holders) requests a green account statement, that is, account information is only accessed via electronic means.

* 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)".)