PRODUCT INFORMATION - Minimum account offer



Base Account with Minimum Preference

The debit card requested first for the account is free of annual card fee in the first year (available card: Mastercard Online Next card)(*)

✓ OTPdirekt online service - only with query entitlement

TRANSACTION ACCOUNT PACKAGE ELEMENTS

f the Minimum Preference is requested, the transaction elements of the account package cannot be used.

This account package based on Retail Base Accounts, developed from the transaction elements of the account package and further preference elements.

This account package based on Kettal Base Accounts, developed trum use demandant retirents on an excount package and further preference elements.

The individual account package elements can be modified freely, all definitions in this chapter are marketing definitions, referring to the combinations recommended by the Bank.

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

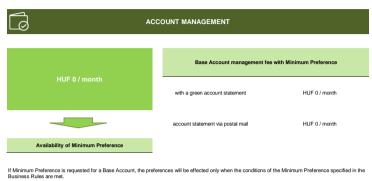
The detailed terms and conditions are included in the "ANNOUNCEMENT on the Interests and Fees of Retail Base Accounts and Junior Accounts"

(**Ø**)

Domestic ATM

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.ot/paink.hu website. In the event of any disagreement between the different language versions of the document, the Hungarian version shall prevail. Modifications are presented in Intellegate.





Card issuance fee	1	HUF 3,175
First card fee for the first year	1	free of annual card fee (*)
Mastercard Online Next card issuance fee		HUF 3,175
Mastercard Online Next card fee		The debit card requested first for the account is free of annual card fee in the first year (*)
Mastercard Online Next card fee from the 2nd year		HUF 5,824

FEES AND CHARGES OF THE BANKCARD OFFERED TO THE ACCOUNT

Mastercard Online Next card

Only a Mastercard Online Next card is available with a Base Account requested with a Minimum Preference, although the application for such cards is not mandatory.

Cash withdrawal fee with the bankcard offered to the account

HUF 159 + 1.49%

HUF 1,581 + 0.6% HUF 309 + 1.49%

HUF 1,738 + 0.6%

Annual interest on demand deposit INTERESTS

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



	Domestic ATM	Third party ATM	
		In an OTP branch without a bankcard	
	Domestic branch	In a third party branch with a bankcard	
1	F	OTPdirekt MONTH	LY F
	OTPdirekt onlin	e service - only with query entitlement	

Operated by OTP

Standing orders (whitin Hungary) Intra bank in HUF and FCY 0.4% (HUF 109 / HUF 15,540) Extra bank in HUF 0.4% (HUF 229 / HUF 15.540) Direct Debit HUF 72 + (0.3% max. HUF 15,540) The fee does not apply to the items listed under "Other collections" published in the unnouncement on the interests and fees of Retail payment accounts (bank accounts),

Only "OTPdirekt online service - only with query entitlement" may be requested with a Base Account requested with Minimum account offer.

The detailed terms and conditions of OTPdirekt are included in the "List of Conditions of OTPdirekt services for Retail Customers".

Special direct debit	1101 0	Direct Debit Instalment Plan for retail Ioa OTP Lakástakarék Zrt. — for app
Only one Junior or Minimum Pref	erence or Premium service ma	ay be required for the Base account at one time.

Fee of the following collections initiated from a Base Account, with Minimum Preference: Direct Debit Instalment Plan for retail loans disbursed by OTP Bank

Availability of Minimum Preference

√ The Minimum Preference may be requested and cancelled by 17.00 on the last working day of the given month and the change takes effect at 0.00 of the first day of the subsequent month.

The Minimum Preference is provided unconditionally in the month of the application (fractional month) and for the 1st full month following the applica after which its availability will depend on the fulliment of the conditions included in the Business Rules on Retail Bank Accounts, Deposits and Overdraft Credits - Payment Accounts (Bank Accounts) documents.

If the conditions are met during the particular monthly review, the preference will apply to the fees due in the subsequent month.

OVERDRAFT FACILITY (subject to and representative example - for control	
PR (with a credit limit of HUF 375,000 and a term of one year)	40.6%
Annual interest rate (variable)	32.00% 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

(*) Fees and preferences advertised in a campaign. The promotion aloffer 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 Count package elements the Bank shall not continue to provide of the 2024 inflation rate. Following the withdrawal of the promotion of related to the account package elements the Bank shall not continue to provide of the 2024 inflation rate. Following the withdrawal of the promotion of related to the account package elements the Bank shall not continue to provide of 2024 inflation rate. Following the withdrawal of the promotion of related to the account package elements the Bank shall not continue to provide of 2024 inflation rate. Following the withdrawal of the promotion of related to the account package elements the Bank shall not continue to provide of 2024 inflation rate. Following the withdrawal of the promotion of related to the account package elements the Bank shall not continue to provide of 2024 inflation rate. Following the withdrawal of the promotion of related to the account package elements the Bank shall not continue to provide of 2024 inflation rate. Following the withdrawal of the promotion of related to the account package elements the Bank shall not continue to provide of 2024 inflation rate. Following the withdrawal of the promotion of 2024 inflation rate. Following the withdrawal of the promotion related to the account package elements the Bank shall not continue to provide of 2024 inflation rate. Following the withdrawal of the promotion related to the account package elements the Bank shall not continue to 2024 inflation rate. Following the withdrawal of the promotion rate of 2024 inflation rate. Following the withdrawal of 2024 inflation rate. Following the w

(**) 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.