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. 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"

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.

Domestic ATM

Mastercard Online Next card fee from the 2nd year



ACCOUNT MANAGEMENT Base Account management fee with Minimum Preference with a green account statement HUF 0 / month account statement via postal mail HLIF 0 / month Availability of Minimum Preference

Minimum Preference is requested for a Base Account, the preferences will be effected only when the conditions of the Minimum Preference specified in the sisiness Rules are met

Mastercard Online Next card			
Card issuance fee	HUF 3,175		
First card fee for the first year	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 fer in the first year (*)		

FEES AND CHARGES OF THE BANKCARD OFFERED TO THE ACCOUNT

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%

Annual interest on demand deposit INTERESTS

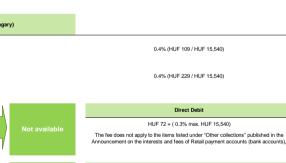
The detailed terms and conditions of debit cards are included in the effective Announcement on Retail HUF denominated cards.

Operated by OTP



Money transfers	Through the Internet banking and mobile app or phone services (**)	At an OTP branch
Intra bank in HUF and FCY		
Extra bank in HUF (within Hungary)	0.35% (HUF 321 / HUF 14,522)	0.5% (HUF 702 / HUF 15,540)
SEPA		
Extra bank in FCY and abroad in HUF	0.3% (HUF 3,775 / HUF 59,456)	0.4% (HUF 4,039 / HUF 63,621)
Standing orders (whitin Hungary)		
Intra bank in HUF and FCY	0.4% (HUF 109	/ HUF 15,540)

		OTPdirekt MONTHLY FEES	
=	Domestic branch	In a third party branch with a bankcard	HUF 1,738 + 0.6%
_		In an OTP branch without a bankcard	HUF 309 + 1.49%
		Third party ATM	1101 1,301 + 0.076



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

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

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

and represen	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 ra	te (variable)	29.1%	
Service ch	arge	1.13% per year (min. HUF 706 / - per month)	
Commitment fee, Lim	it utilisation fee	free of charge	

OVERDRAFT FACILITY (subject to regular transfers to the account)

Only one Junior or Minimum Preference or Premium service may be required for the Base account at one time.

Availability of Minimum Preference

Extra bank in HUF

√ 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.

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 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 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 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 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 of 2024 inflation rate. Following the withdrawal of the promotion rate of 2024 inflation rate. Following the withdrawal of 2024 inflation rate. Following the withdrawal of 2024 inflation rate. Following the withdrawal of 2024 inflation rate. Following the withdr

(**) 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.