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)(*)
- Minimum Preference
- OTPdirekt online service - only with query entitlement

TRANSACTION ACCOUNT PACKAGE ELEMENTS

If 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.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.

TO 100.000 EUR OBA INSURED DEPOSIT

ACCOUNT MANAGEMENT

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

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

INTERESTS	Annual interest on demand deposit
	0.01% (AER: 0.01%)

MONEY TRANSFERS

Between own accounts	Free of charge
Money transfers transaction elements	Not available

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) SEPA	0.5% (HUF *333* / HUF 25 000)	0.65% (HUF *728* / HUF 30 000)
Extra bank in FCY and abroad in HUF	0.35% (HUF *4 915* / HUF 59 456)	0.45% (HUF *5 188* / HUF 63 621)

Standing orders (whitin Hungary)	
Intra bank in HUF and FCY	0.55% (HUF *113* / HUF 25 000)
Extra bank in HUF	0.55% (HUF *237* / HUF 25 000)

Direct debit transaction elements	Not available	**Direct Debit** HUF *75* + (0.45% max. HUF 25 000) The fee does not apply to the items listed under "Other collections" published in the Announcement on the interests and fees of Retail payment accounts (bank accounts),
Special direct debit	HUF 0	**Fee of the following collections initiated from a Base Account, with Minimum Preference:** Direct Debit Instalment Plan for retail loans disbursed by OTP Bank Direct Debit Instalment Plan for retail loans disbursed by OTP Jelzálogbank Zrt. and/or OTP Lakástakarék Zrt. — for applications received after 1 January 2013

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

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 application, after which its availability will depend on the fulfilment of the conditions included in the Business Rules on Retail Bank Accounts, Deposits and Overdraft Credits - Payment Accounts (Bank Accounts) document.
- If the conditions are met during the particular monthly review, the preference will apply to the fees due in the subsequent month.

FEES AND CHARGES OF THE BANKCARD OFFERED TO THE ACCOUNT

Mastercard Online Next card

Card issuance fee	*HUF 3 292*
First card fee for the first year	free of annual card fee (*)

Mastercard Online Next card issuance fee	*HUF 3 292*
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 6 039*

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.

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

Cash withdrawal fee with the bankcard offered to the account

Cash withdrawal from ATM transaction elements	Not available

		Up to 150 000 HUF	From 150 001 HUF
Domestic ATM	Operated by OTP	HUF *165* + 1.79%	*1 639 HUF + 0.9%**
	Third party ATM	HUF *1 639* + 0.9%	
Domestic branch	In an OTP branch without a bankcard	HUF *1 270* + 1.99%	
	In a third party branch with a bankcard	HUF *1 802* + 0.9%	

OTPdirekt MONTHLY FEES

OTPdirekt online service - only with query entitlement	Free of charge
SMS control transaction elements	Not available

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".

OVERDRAFT FACILITY (subject to regular transfers to the account) and representative example - for contracts concluded from *01 Marc 2025*

APR (with a credit limit of HUF 375,000 and a term of one year)	*35.7%*
Annual interest rate (variable)	*28.29%*
Service charge	1.13% per year (*min. HUF 732 / - 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

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 *2025* 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.

(**) 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.

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