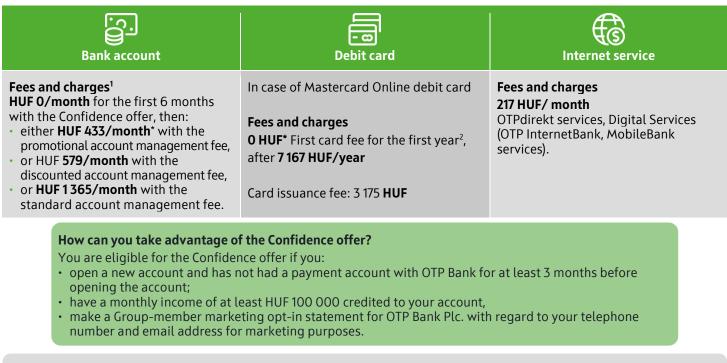
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Product Information on the Basic-S Account Package Offer

1. What is included in the account package offer?



What are the eligibility conditions for discounted account management?

You must be either aged 18 to 28 or

over 28 and

 in at least one of the 2 months preceding the monthly check, the total income credited to your account must be equal to or higher than the net minimum wage AND at least 2 card purchases must be made and/or 1 direct debit order completed in relation to the account in that month;

or

 in at least one of the 2 months preceding the monthly check, the average on-demand balance must be at least HUF 50 000 each month AND at least 2 card purchases must be made and/or 1 direct debit order completed in relation to the account in that month.

What are the conditions for the promotional account management fee?

You must meet the conditions for the discounted account management fee for the Basic Account AND in at least one of the 2 months preceding the check, an income of at least HUF 250 000 is credited to the Basic account or the FX account linked.

2. Would you like to get SMS notifications of transactions on your bank account?

If you would like to get notified by SMS of money flows in and out of your bank account, you can add the following ancillary service to the basic account package:

OTPdirekt Control service	The service's monthly fee is HUF 0 , but SMS messages are subject to charges without any additional discount , SMS rates are charged as follows:					
	General Control message fee per message	Magyar Telekom	Yettel	Vodafone	DIGI Mobil	
		HUF 42 /message	HUF 47 /message	HUF 52 /message	HUF 54 /message	

¹ Rates will apply if you opt in for green statements for your bank account, meaning that you will only be able to access your bank account statement electronically (via OTPdirekt online or OTP InternetBank or the OTP website, according to the terms and conditions of the payment account). If account statements are sent by post, the Promotional Account Management Fee will be HUF 703/month and the Standard will be HUF 1543/month. ² The first debit card requested for the bank account is provided free of charge. Any additional cards for your bank account are not provided free of charge.

* Fees and discounts are advertised under a promotion. The promotion is valid until withdrawn, but no later than the 1st day of the 2nd month after the publication of the 2024 inflation rate.



3. How much do transfers cost?

If you choose the Basic-S account package offer **without any additional discount**, the following transfer fees are charged:

Domestic HUF transfer method	Transfer fee when making a transfer to an OTP bank account	Transfer fee when making a transfer to a non-OTP bank account	
Transfer electronically in OTPdirekt internet bank or via telephone administration service, or in OTP InternetBank or OTP MobilBank	0.35% (min. 321 HUF/ max. 14 522 HUF per transfer)		
Transfer to an OTP Bank branch	0.5% (min. 702 HUF/ max. 15 540 HUF per transfer)		

If you have more than one account with OTP Bank, you can make transfers between your accounts free of charge.

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4. Would you like to pay your bills by direct debit?

You can also pay your bills by direct debit from your bank account: this service enables the service providers you specify to collect amounts due from your bank account on a regular basis and automatically, so you do not have to keep track of payment deadlines.

If you choose the Basic-S account package offer **without any additional discount**, the following direct debit fees are charged:

Direct debit fee	72 HUF/ direct debit + 0.3%		
	(0.3 percent of the collection amount, but no more 15 540 HUF)		

5. How much does cash withdrawal cost?

two parts in total for the first two transactions each month.

If you choose the Basic-S account package offer without any additional discount, the following cash withdrawal fees are charged:

HUF 150 000 ATM cash withdrawal Includes the statutory cash withdrawal of HUF 150 000 per month from OTP ATMs, subject to a client statement made in relation the account, **divided into**

0 HUF

Any ATM cash withdrawals exceeding the statutory limit will be subject to the following standard fees:

Domestic ATM cash withdrawal	from an OTP ATM 159 HUF/ occasion + 1.49%	Not from an ATM with OTP 1581 HUF/ occasion + 0.6%	
Domestic cash withdrawal at a bank branch	In an OTP branch without a bankcard 309 HUF/ occasion + 1.49%	Not in an OTP branch with a debit card 1738 HUF/ occasion + 0.6%	
Optional webCARD account WebCARD	144 HUF/month annual fee is free		

Additional discounts can be added to the Basic-S account package offer.

The detailed terms and conditions of the products and services and the applicable fees are set out in the relevant Announcements and Business Regulations available at bank branches and at www.otpbank.hu.



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The detailed terms and conditions for the account are set out in the "ANNOUNCEMENT on interest rates and fees applicable to the Residential Basic and Junior Accounts" and the "Business Regulations on Retail bank accounts, deposits and the Overdraft Facility – PAYMENT ACCOUNTS (BANK ACCOUNTS)".