



## Product information on the Premium Next service

### 1. What is included in the account package offer?

| Bank account                                  | Debit card  | Internet service  | Premium Next services*  |
|---|---|---|---|
| <b>Fees and charges</b><br><b>HUF 0/month</b> | In case of Mastercard Gold debit card<br><br><b>Fees and charges</b><br><b>HUF 0/year</b><br><b>HUF 0</b> Card issuance fee (for one main card) | <b>Fees and charges</b><br><b>HUF 0/month</b><br>OTPdirekt service monthly fee (except: OTPdirekt Broker) and Control service monthly fee, Digital services monthly fee | <b>Fees and charges</b><br><b>HUF 3 900/month</b> Discounted monthly fee of the service if the condition is met<br><b>HUF 10 000/month</b> Standard monthly service fee when the eligibility conditions are not met |

#### What conditions apply to the discounted monthly fee of the Premium Next service?

The average of the daily closing balances of all of your savings on your accounts with OTP Bank (the total balance of term deposits, securities account, FX account, Long-term Investment Account, Long-term Securities Investment Account, Pension Savings Account, savings accounts linked to the account package) must be **higher than HUF 10 million** in 2 of the past 3 months before the closing date at the end of a month,

or

the income credited to the account and/or the FX account(s) for which costs are charged to the Basic Account with the requested Premium Next service must be equal to or higher than five times the current net minimum wage (or **HUF 700,000** subject to the promotion\*) in 2 out of the 3 months preceding the monthly check.

When taking advantage of the Premium Next service, a discounted monthly fee is charged for the first 3 (full) months, irrespective of whether the conditions are met.



### 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, the following ancillary service is part of the Premium Next account package:

|                                  |  |                           |                           |                           |                           |
|----------------------------------|--|---------------------------|---------------------------|---------------------------|---------------------------|
| <b>OTPdirekt Control service</b> | The service's <b>monthly fee is HUF 0</b> , but SMS messages are subject to charges <b>without any additional discount</b> , SMS rates are charged as follows: |                           |                           |                           |                           |
|                                  | <b>General Control message fee per message</b>   | <b>Magyar Telekom</b>     | <b>Yettel</b>             | <b>Vodafone- One</b>      | <b>DIGI- One Mobil</b>    |
|                                  |  | <b>HUF 44</b><br>/message | <b>HUF 49</b><br>/message | <b>HUF 54</b><br>/message | <b>HUF 56</b><br>/message |

Depending on the turnover of the bank account, the SMS fees may be more favorable if you choose the following additional discount in addition to the Premium Next account package:

|  |  |
|--|--|
| <b>Unlimited number of SMS control notifications*</b><br>(regardless of mobile operator) | <b>HUF 902/month</b><br>In exchange for a fixed monthly fee, you receive an unlimited number of SMS notifications about the money movements on your account. |
|--|--|

\* 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 2025 inflation rate. After the withdrawal of the promotion on account package components, OTP Bank will no longer offer any discounts and the account package components linked to the payment accounts will be cancelled. OTP Bank reserves the right to re-advertise the promotion after its withdrawal or expiry.



### 3. How much do transfers cost?

If you choose the Premium Next account package offer, the following transfer fees are charged:



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

**Unlimited number of one-off and standing orders submitted electronically in a total amount of up to HUF 1 000,000 a month**

**free of charge**

**If your transactions exceed the transfer limit included in your account package, the following standard fees will be charged to your transfers:**

| 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 |
|--|---|---|
| <b>Transfer electronically</b> in OTPdirekt internet bank or via telephone administration service, or in OTP InternetBank or OTP MobilBank | <b>0.5%</b><br>(min. 333 HUF/ max. 25 000 HUF per transfer) |   |
| <b>Transfer to an OTP Bank branch</b>  | <b>0.65%</b> (min. 728 HUF/ max. 30 000 HUF per transfer)   |   |



### 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 Premium Next account package offer, the following direct debit fees are charged:

**Unlimited direct debits up to HUF 300,000 per month\***

**free of charge**

**If your transactions exceed the direct debit limit included in the account package, the following standard fees will be charged to your transfers:**

|                         |  |
|-------------------------|--|
| <b>Direct debit fee</b> | <b>75 HUF/ direct debit + 0.45%</b><br>(0.45 percent of the collection amount, but no more 25 000 HUF) |
|-------------------------|--|



### 5. How much does cash withdrawal cost?

If you choose the Premium Next account package offer, the following cash withdrawal fees are charged:

#### **HUF 300,000 ATM cash withdrawal\***

In addition to the statutory free-of-charge withdrawal of up to HUF 150,000 for the first two cash withdrawals in a month, the withdrawal of another HUF 150,000 from domestic ATMs is provided free of cash withdrawal charge (up to HUF 300,000 in total), subject to a client statement made in relation to the account.

**free of charge**

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

|  |   |   |
|--|---|---|
| <b>Domestic ATM cash withdrawal</b>              | <b>from an OTP ATM</b><br><i>Up to 150 000 HUF:</i><br>165 HUF/ occasion + 1.79%<br><i>From 150 001 HUF:</i><br>1 639 HUF + 0.9%* | <b>Not from an ATM with OTP</b><br>1 639 HUF/ occasion + 0.9%               |
| <b>Domestic cash withdrawal at a bank branch</b> | <b>In an OTP branch without a bankcard</b><br>1 270 HUF/ occasion + 1.99%   | <b>Not in an OTP branch with a debit card</b><br>1 802 HUF/ occasion + 0.9% |



## 6. Additional discounted components of the Premium Next service package

|   |                |
|---|----------------|
| <b>Exchange Rate+ discount</b>  | <b>0 Ft/hó</b> |
| <b>monthly account management fee for a residential FX account</b> (with one related FX account agreement)  | <b>0 Ft/hó</b> |
| <b>Provision in the event of death*</b>   | <b>0 Ft</b>    |
| <b>Currency conversion at a special exchange rate</b> – currencies applicable only in branches, through a Premium Advisor, for own-account conversions: HUF, EUR, USD, CHF, GBP, CAD, SEK, NOK, CZK, PLN, BGN, TRY, JPY, AUD, DKK, RON, RUB, UAH, RSD, CNY    |                |
| MasterCard Gold debit card with free travel insurance and additional exclusive services   |                |
| Premium discount scheme   |                |
| <b>Investment &amp; savings discounts</b> <ul style="list-style-type: none"> <li>• premium dedicated investment funds</li> <li>• discount on securities account fees</li> <li>• premium deposit rate</li> <li>• EUR-based investment opportunities</li> </ul> |                |
| Discounts available when applying for housing loan  |                |
| Priority service and Premium Call Centre  |                |
| Mobile banker service   |                |

A comprehensive list of Premium package services and more detailed information are available through the link or QR code below:  
<https://www.otpbank.hu/portal/hu/Premium>



**Only one Junior, Minimum discount, Premium or Premium Next service is available with the Basic account at any given time.**

**When taking advantage of the Premium Next service, only the Unlimited SMS Control Notifications additional discount is available.**

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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)". 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](http://www.otpbank.hu). Amendments are in italics.

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