# PRODUCT INFORMATION - Smart account package offer



OBA

## Smart account package

The debit card requested first for the account is free of annual card fee in the first year (offered card: Mastercard Online Smart card, without any issuance fee)(\*) OTPdirekt services (administrator service over the phone, online service, mobile phone service, SmartBank service) exempt from monthly fees (except for OTPdirekt

Minimum 2, maximum 5 Smart Saving Accounts are free of charge

ounted account management fee (\*) with a green account statement

### TRANSACTION ACCOUNT PACKAGE ELEMENTS

Electronic Transaction package

✓ All-in package

/ Transaction package

✓ Daily Safety package

/ Smart SMS package

 $\Box$ 

✓ 2 ATM and 5 ATM package etailed information on the discount packages available for the Smart Account Package is contained in the Announcement of the Smart Account Package

ACCOUNT MANAGEMENT

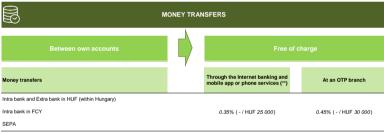
Free of charge with a green account statement account statement via postal mail Normal account mana

HUF 1 043 / month with a green account statement account statement via postal mail HUF 1 282 / month

Green account statements are available to the Account Holders who can only access their account statements electronically (via the OTPdirect online service).

(2) INTERESTS	Annual interest on demand deposit				
	0.01% (AER: 0.01%)				
Smart Saving account interest rates	Basic Interest Rate		Bonus Rate min. HUF 10 000 substance increase		
	%(annual)				
	Interest Rate	Unified Deposit Rate	Interest Rate	Unified Deposit Rate	
HUF 0 - 499 999	0.01%	0.01%1	0.1%	0.11%1	
HUF 500 000 and over	0.01%	0.01%2		0.11%2	

0.35% (HUF 4 775 / HUF 59 456)



Standing orders in HUF (within Hungary) Intra bank and Extra bank

Extra bank in FCY and abroad in HUF

Standing orders in FCY (whitin Hungary)

Intra bank

Direct Debit/ Other collections



HUF 64

## Conditions of the preferential monthly fee of the Smart Account package:

'if in two during the past four months prior to the monthly review (between the 16th of the fourth month and the 15th of the month prior to the given monthly closing day), an income equivalent to at least the net minimum wage is credited on the account anafor to the Smart Foreign Currency Account. If the conditions of the preferential account management is not met, the normal account management is not met, the normal account management as not met, the normal account management is not met.

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

The detailed terms and conditions are included in the Smart Account Package Announcement.

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 Notio 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 failed.

The usage of transactions done via the following channels: OTPdirekt online service or the new OTP InternetBank and the new OTP MobileBank service free of charge but managing the same transactions via Telephone service or in person at local branch require added administration fee to paid. To find ou more about these charges and rates please see the Smart Account Package Announcement.



FEES AND CHARGES OF THE BANKCARD OFFERED TO THE ACCOUNT

# Mastercard Online Smart Mastercard Online Smart card issuance fee free of charge (\*) / HUF 3 175 rcard Online Smart annual card fee The debit card requested first for the account is free of annual card fee in the first year

The detailed terms and conditions of debit cards are included in the effective Announcements of Smart Account Package and on Retail HUF denominated

Cash withdrawal fee with the bankcard offered to the account

Mastercard Online Smart annual card fee from the 2nd

	Operated by OTP	HUF 159 + 1.79%	
Domestic ATM	Third party ATM	HUF 1 581 + 0.9%	
Domestic branch	In an OTP branch without a bankcard	1.99% (HUF 1 259 / -)	
	In a third party branch with a bankcard	HUF 1 738 + 0.9%	

0.45% (HUF 5 039 / HUF 63 621)

# OTPdirekt MONTHLY FEES

OTPdirekt PER MESSAGE Magyar Telekom	Yettel Vodafone DIGI Mobil
Mobile Signature (upon login and per transaction)	Mobile Signature messages after the first 10 such transmissions each month can be sent free of charge until 31 March 2025 as a promotional offer by the bank.
OTPdirekt Broker service	HUF 3 405
OTPdirekt Control service	HUF 219 / month
Smart SMS package: Unlimited number of SMS notifications	HUF 445 / month
OTPdirekt (administrator service over the phone, online service, mobile phone service)	free of charge

HUF 30 / message HUF 30 / message

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

	CILITY (subject to regular wage to the account) and representative ntracts concluded from 01 Jan 2025
APR (with a credit limit of HUF 375,000 and a term of one year)	40.4%
Annual interest rate (variable)	33.00% per year
Service charge	HUF 154 per month (in default of Daily safety package, over HUF 10,000 overdraft utilization)
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 overtraft facility your requested. The representative example is for information only.

ed terms and conditions of overdraft facility are included Announcement – regarding the interests on the Retail Overdraft Facility and its fee and

(') Fees and preferences advertised in a campaign. The promotional offer is vailed 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 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.

Published on: 01 January 2025

Effective from: 01 January 2025 until 28 February 2025 or withdrawn