

ANNOUNCEMENT

on the Interests and Fees of Retail Base Accounts and Junior Accounts



Published on: 28 February 2017

Effective from: 1 March 2017 until withdrawn

In the event of any disagreement between the different language versions of the document, the Hungarian version shall prevail.

I. Base Account

1. ACCOUNT MANAGEMENT

Discounted account management fee (*)	with a green account statement	HUF 299 / month
	account statement via postal mail	HUF 349 / month
Promotional account management fee	with a green account statement	HUF 399 / month
	account statement via postal mail	HUF 449 / month
Normal account management fee	with a green account statement	HUF 940 / month
	account statement via postal mail	HUF 990 / month

2. INTERESTS

Annual interest on demand deposit	0.01% (AER: 0.01%)
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3. FEES AND CHARGES OF THE BANKCARD OFFERED TO THE ACCOUNT

The offered bankcard may vary depending on the selected account/account package. The client may choose a different card instead of the one offered or as an additional bankcard.

Maestro card issuance fee	HUF 1,996
Maestro main card fee for the first year	the first card requested with the account is free of charge (*)
Maestro card fee from the 2nd year	HUF 3,660

Cash withdrawal fee of the bankcard offered to the account

Domestic ATM	Operated by OTP	HUF 99 + 1.49%
	Third party ATM	HUF 993 + 0.6%
Domestic branch	In an OTP branch with a bankcard	HUF 200 + 1.49%
	In an OTP branch without a bankcard	HUF 199 + 1.49%
	In a third party branch with a bankcard	HUF 1.093 + 0.6%

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

4. AVAILABLE TRANSACTION ACCOUNT PACKAGE ELEMENTS

Category: Direct debits (*)	
Unlimited number of direct debit orders up to HUF 30,000 a month	HUF 149 / month
Unlimited number of direct debit orders up to HUF 60,000 a month	HUF 269 / month
Category: Credit transfers (*)	
Unlimited number of one-off and standing credit transfer orders submitted <u>electronically</u> up to HUF 100,000 per month	HUF 299 / month
Unlimited number of ad hoc and standing credit transfer orders submitted <u>electronically</u> up to HUF 200,000 per month - available only within the Premium service	HUF 499 / month
One-off and standing credit transfer orders submitted <u>electronically</u> without a limit, for a fee of 0.3%	HUF 299 / month
Unlimited number of one-off and standing credit transfer orders submitted in OTP branches up to HUF 100,000 per month	HUF 599 / month
Category: Cash withdrawal from ATM (*)	
Following the second transaction, cash withdrawal from any domestic OTP ATM in an unlimited number of instalments from the amount not withdrawn in the course of the first two transactions from the max. monthly HUF 150,000 free-of-charge cash withdrawal possibility permitted by law .	HUF 299 / month
Further HUF 150,000 cash withdrawal during the first two cash withdrawals a month in addition to the HUF 150,000 free-of-charge cash withdrawal permitted by law (in a total HUF 300,000) from domestic ATMs, without any further cash withdrawal fee	HUF 699 / month
Category: SMS Control (*) (***)	
Unlimited number of SMS notifications	HUF 599 / month

5. CREDIT TRANSFERS

Between own accounts (see more details in Section III./4. of this Announcement)	Free of charge	
One-off credit transfers in HUF (within Hungary)	Intra bank	Extra bank
At an OTP branch	0.5% (HUF 500 Ft / HUF 10,000)	0.5% (HUF 500 Ft / HUF 10,000)
Through the OTPdirect online, phone or SmartBank service	0.4% (HUF 250 Ft / HUF 10,000)	0.4% (HUF 250 Ft / HUF 10,000)
One-off credit transfers in FCY	Intra bank	Extra bank
At an OTP branch	0.5% (HUF 500 Ft / HUF 10,000)	0.4% (HUF 2,600 Ft / HUF 40,000)
Over the phone via OTPdirect	0.4% (HUF 250 Ft / HUF 10,000)	0.35% (HUF 2,600 Ft / HUF 40,000)
Through the OTPdirect online or SmartBank service	0.4% (HUF 250 Ft / HUF 10,000)	0.3% (HUF 2,600 Ft / HUF 40,000)
Standing credit transfers in HUF (within Hungary)	Intra bank	Extra bank
At an OTP branch	0.4% (HUF 100 Ft / -)	0.4% (HUF 200 Ft / -)
At an OTP branch with a postal payment order		0.6% (HUF 200 Ft / -)
Through the OTPdirect online, phone or SmartBank service	0.4% (HUF 100 Ft / -)	0.4% (HUF 200 Ft / -)
Standing credit transfers in FCY (witin Hungary)	Intra bank	Extra bank
At an OTP branch	0.4% (HUF 100 Ft / -)	
Through the OTPdirect online, phone or SmartBank service	0.4% (HUF 100 Ft / -)	
Direct Debit	HUF 45 + 0.3%	

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).

6. OTPdirect MONTHLY FEES

OTPdirect online service - only with query entitlement	Free of charge
OTPdirect (administrator service over the phone, online service, mobile phone service, SmartBank service)	HUF 150
OTPdirect Control service	HUF 0
OTPdirect Broker service	HUF 2,290

OTPdirect PER MESSAGE CHARGES

General per-message charge	Magyar Telekom	Telenor	Vodafone / UPC Mobil
	HUF 25 / message	HUF 27 / message	HUF 22 / message
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 2018 as a promotional offer by the bank.		

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

II Junior Account

The terms and conditions of Junior Accounts included in this Announcement apply only to contracts concluded with account holders aged over 14 following 12.12.2016 and contracts concluded at the branch office at 1131 Budapest, Babér u. 9. between 14.11.2016 and 12.12.2016. The effective terms and conditions of any other Junior Accounts are included in the Announcement on the interests and fees of Retail payment accounts (bank accounts).

1. ACCOUNT MANAGEMENT

Promotional account management fee	with a green account statement	HUF 0 / month
	account statement via postal mail	
Normal account management fee	with a green account statement	
	account statement via postal mail	

2. INTERESTS

Annual interest on demand deposit	0.01% (AER: 0.01%)
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3. FEES AND CHARGES OF THE BANKCARD OFFERED WITH THE ACCOUNT

Only MasterCard Online Junior, MasterCard Online Junior Sajátkártya, MasterCard Online PTE Junior, and MasterCard Online ISIC Junior debit cards may be requested with a Junior account.

MCO Junior card issuance fee	Free of charge (**)	
MCO Junior card fee for the first year	the first card requested with the account is free of charge (*)	
MCO Junior card fee for the 2nd year	the first card requested with the account is free of charge (*)	
Cash withdrawal fee of the bankcard offered to the account		
Domestic ATM	Operated by OTP	HUF 99 + 1.49%
	Third party ATM	HUF 551 + 0.6%
Domestic branch	In an OTP branch with a bankcard	HUF 200 + 1.49%
	In an OTP branch without a bankcard	HUF 199 + 1.49%
	In a third party branch with a bankcard	HUF 652 + 0.6%

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

4. AVAILABLE TRANSACTION ACCOUNT PACKAGE ELEMENTS

No account package component with preferential transaction fees is available for the Retail Junior account sold to junior clients.

5. CREDIT TRANSFERS

Between own accounts (see more details in: Section III./4. of this Announcement)	Free of charge	
One-off credit transfers in HUF (within Hungary)	Intra bank	Extra bank
	At an OTP branch	0.5% (HUF 500 Ft / HUF 10,000)
Through the OTPdirect online, phone or SmartBank service	0.4% (HUF 250 Ft / HUF 10,000)	0.4% (HUF 250 Ft / HUF 10,000)
One-off credit transfers in FCY	Intra bank	Extra bank
	At an OTP branch	0.5% (HUF 500 Ft / HUF 10,000)
Over the phone via OTPdirect	0.4% (HUF 250 Ft / HUF 10,000)	0.35% (HUF 2,600 Ft / HUF 40,000)
Through the OTPdirect online or SmartBank service	0.4% (HUF 250 Ft / HUF 10,000)	0.3% (HUF 2,600 Ft / HUF 40,000)
Standing credit transfers in HUF (within Hungary)	Intra bank	Extra bank
	At an OTP branch	0.4% (HUF 100 Ft / -)
At an OTP branch with a postal payment order		0.6% (HUF 200 Ft / -)
Through the OTPdirect online, phone or SmartBank service	0.4% (HUF 100 Ft / -)	0.4% (HUF 200 Ft / -)
Standing credit transfers in FCY (within Hungary)	Intra bank	Extra bank
	At an OTP branch	0.4% (HUF 100 Ft / -)
Through the OTPdirect online, phone or SmartBank service	0.4% (HUF 100 Ft / -)	
Direct Debit	HUF 45 + 0.3%	

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).

6. OTPdirect MONTHLY FEES

OTPdirect online service - only with query entitlement	Free of charge
OTPdirect (administrator service over the phone, online service, mobile phone service, SmartBank service)	HUF 150
OTPdirect Control service	HUF 0
OTPdirect Broker service	HUF 2,290

OTPdirect PER MESSAGE CHARGES

General per-message charge	Magyar Telekom	Telenor	Vodafone / UPC Mobil
	HUF 25 / message	HUF 27 / message	HUF 22 / message
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 2018 as a promotional offer by the bank.		

The following special provisions relate to Retail Junior Account agreements concluded with private individuals aged 14 or over the age of 14

The retail Junior account can be used up to age of 18. If the Account holder has reached the age of 18, the Junior Account will automatically continue in line with the terms and conditions of the retail base account from the first month following the birthday of said person, automatically extended with the Junior preference.

A Junior webCARD account may be requested with a Junior account. If requested, a webCARD must be assigned to the webCARD account. No Overdraft Facility can be requested with a webCARD account. Credit entry to the webCARD account may only be made from the junior account, while debits for online purchases and to the Junior Account may be made by retransferring the unused amount. In case of a shortage of funds on the Junior account and on the optionally linked webCARD the interest charged shall be settled monthly from the Junior account at the time of the monthly closing.

The settlement period of the Junior accounts is between the first day and the last day of the calendar month. The closing day of the month is always the first day of the subsequent month.

III Detailed terms and conditions relating to the Base Accounts and Junior Accounts

1. ACCOUNT MANAGEMENT

Conditions of the preferential account management fee of the Base Account:

the account holder is aged 18-28, or

the account holder is over 28 years of age **AND** one of the following conditions is met:

if, during the last two months prior to the monthly review (between the 16th of the second previous month and the 15th of the monthly closing day), an income equivalent to at least the net minimum wage is credited on the account and/or the FCY account linked to the account **AND** in the given month (the 16th day of the T-1 month to the 15th day of the T month) at least 2 purchases are made with the card and/or at least one direct debit order is executed from the account (except for the items listed under "other collections" in the prevailing Announcement on the interests and fees of Retail Payment Accounts and the Overdraft Charges and collections related to credit cards)

if, during the last two months prior to the monthly review (from the 16th day of the T-2 month to the 15th day of the T month), the average demand balance (average of daily closing balances) reaches HUF 50,000 a month at least once **AND** in the given month (the 16th day of the T-1 month to the 15th day of the T month) at least 2 purchases are made with the card and/or at least one direct debit order is executed from the account (except for the items listed under "Other collections" in the prevailing Announcements on the interests and fees related to Retail Payment Accounts and the Overdraft Charges and collection of credit card repayments)

OTP Bank has the right to review the conditions of fee preference annually.

OTP Bank reviews compliance with the conditions monthly. If the account is opened/the contract is amended after the 15th day of the month preceding the relevant monthly review, the preferential account management fee shall be charged irrespective of the fact whether the condition is met or not.

Conditions of the promotional account management fee of the Base Account:

OTP Bank Nyrt. announces a promotion from 14.11.2016 until withdrawn or not later than the 1st day of the 2nd month following the disclosure of the 2017 inflation rate by the Central Statistical Office (CSO). All retail customers holding a Base account are eligible for the promotional offer.

In case all the conditions stated below are met, the account management fee due on the first day of the month following the review is charged at the rate of the preferential (promotional) account management fee if:

the conditions of the preferential account management related to the Base Account are met, AND

an income of at least HUF 150,000 is credited on the Base Account or the FCY Account linked to the base account at least once a month from the 2nd month preceding the review (from the 16th day of the T-2 month to the 15th day of the T month).

Green account statement:

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

2. AVAILABLE DEBIT CARDS

In case of Base Accounts: all HUF denominated debit cards are available (Junior-type cards are only available for Base Accounts requested with Junior preference) when the account holder satisfies the conditions of application of the particular debit card in line with the Announcement of Retail HUF denominated debit cards and Multipoint cards.

The offered bankcard may vary depending on the selected account package. The client may choose a different card than the one offered or an additional bankcard.

In case of a Base Account: the first card requested with the account is free of charge in the first year (*)

3. AVAILABLE TRANSACTION ACCOUNT PACKAGE ELEMENTS

The setting up and modification of the transaction elements of the account package may be requested at the branch office, via the OTPdirect telephone administrator service or through the OTPdirect online service.

The transaction elements of the account package 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 on the first day of the subsequent month.

The Bank does not set any top limit for the number of account package elements. Only one can be chosen from the elements of the same category at one time. The monthly fee of the selected account package elements is debited to the Base Account for which they were requested on the first day of the month following the month of application.

The limit for the requested elements relates to the aggregated transaction amount initiated on the specified channel over the month and not to the total of the individual transactions: i.e. to the sum of all transactions affected by the preference which were booked in the given calendar month.

If the aggregated transaction amount exceeds the limit specified for the package by the amount of one transaction in the given month, then the ordinary fee of the last transaction will only be debited as the transaction amount above the limit divided by the total transaction sum.

No account package component with preferential transaction fees is available for the Retail Junior account sold to junior clients.

Category: Direct debits (*)

Apart from direct debits, loans and other collected debits are also included in the total amount of direct debit transactions.

Category: Credit transfers (*)

Any credit transfer initiated through OTPdirect online, SmartBank or the administrator service over the phone is considered as a credit transfer order initiated electronically.

The elements of the category containing the electronic credit transfer preference can only be used with the complex OTPdirect service.

In case of a standing credit transfer order, the channel in which the standing credit transfer order was registered or last modified determines whether the transaction is considered as a credit transfer order initiated in a branch or through the OTPdirect service.

If any account package is selected in the credit transfers category, **only intra-bank HUF or FCY** (except credit transfers between own accounts), **and extra-bank domestic HUF credit transfers will be taken into account as preferential transactions**. Among the one-off domestic HUF credit transfer orders, the one-off credit transfer orders initiated through the VIBER system are not taken into account as preferential transactions, thus their normal fee will be debited to the account.

Category: Cash withdrawal from ATM (*)

It is a prerequisite of the use of the elements available in the ATM cash withdrawal category that the Account Holder provide a declaration on free-of-charge cash withdrawal for the particular account.

The detailed terms and conditions of the free-of-charge cash withdrawal permitted by law are included in the Announcement on free-of-charge cash withdrawals granted pursuant to Section 36/A of Act LXXXV of 2009 on the Pursuit of the Business of Payment Services and in the applicable legal regulation.

Category: SMS Control (*)

The category element can only be used together with the OTPdirect Control service.

If other payment accounts are also included in the Account Holder's OTPdirect accounts to which the preference pertaining to OTPdirect services can be applied, the priority of the fee package that determines the preferences is included in the effective list of terms and conditions pertaining to OTPdirect services.

4. CREDIT TRANSFERS

One-off and standing credit transfer orders sent from Retail Base and Junior accounts:

Pursuant to Act CXVI of 2012 **transfers between own accounts** are intra-bank transfers between the accounts of the same Account Holder, where the holders of the accounts from which the transfer is initiated overlap at least in part with the holders of the beneficiary account. This also includes credit transfers between the Account Holder's own retail bank account and individual business account. Transfers to loan accounts do not qualify as transfers between own accounts unless they are made to a retail credit card account..

Transfers to the Account Holder's MOBIL Deposit account kept by Merkantil Bank Zrt. and home advance savings account kept by OTP Lakástakarék Zrt. are subject to the tariffs applicable to intra-bank transfers between own accounts.

The credit transfers initiated online, through SmartBank and administrator service over the phone and one-off credit transfers to fund cards are also included among the transactions initiated through the OTPdirect service.

The fee indicated for the OTPdirect service is also applied to funds transferred via OTPay.

5. FURTHER PREFERENTIAL ELEMENTS

Any further preferential element may only be requested or cancelled at an OTP branch.

Minimum Preference

Base Account management fee with Minimum Preference

HUF 0 / month

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

0 Ft

Availability of Minimum Preference: 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.

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.

If the Minimum Preference is requested, the transaction elements of the account package cannot be used.

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

If the Minimum Preference is requested, the preference package of transactions may not be used.

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.

Available debit cards:

Only a Maestro 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 Announcements on Retail HUF denominated cards and on Multipoint cards.

Junior preference (*)

Base account management fee with Junior preference

HUF 0 / month

Issuance and annual fee of 1 Junior debit card

0 Ft

The preference for the Base Account may be requested by Account Holders aged between 18-24 (last in the month prior to the 24th birthday of the Account Holder). The preference is provided for the last time in the month the Account Holder reaches 24 years of age, after which it will be terminated.

If the Junior preference is requested, the transaction elements of the account package may not be used.

When a Junior preference is cancelled, the Junior card(s) must be returned and cancelled, as Junior cards can only be linked to Base Accounts with a Junior preference.

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

The Junior 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.

Available debit cards:

Only MasterCard Online Junior, MasterCard Online Junior Sajátkártya, MasterCard Online PTE Junior, and MasterCard Online ISIC Junior debit cards may be requested with a **Base Account requested with Junior preference**.

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

Premium service (*)

Preferential monthly fee of the service if the condition is met

HUF 999 / month

Normal monthly fee of the service if the condition is not met

HUF 4,499 / month

OTPdirect monthly fee (except: OTPdirect Broker) and Control service monthly fee

HUF 0 / month

Monthly fee of 3 transaction elements of the account package

HUF 0

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

The Premium service 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.

Conditions of the preferential monthly fee of the Premium Service:

if in two during the past three months (between the 16th of the third month and the 15th of the month immediately before a given monthly closing day) the daily average closing balance of all savings (term deposits, securities account (portfolio at valuation price), Foreign Currency Account (at daily average exchange rates), Long-term Investment Accounts, Long-term Investment Securities Accounts (portfolio at valuation price) Pension Savings Accounts (portfolio at valuation price), savings accounts linked to the account) of the Account Holder held with OTP Bank exceeded HUF 2 million for clients aged between 18 and 35, or 5 million for clients aged above 35, **or**

if in two of the last three months prior to the monthly review (between the 16th of the third month and the 15th of the month prior to the given monthly closing day), net income of minimum HUF 200,000 for Account Holders aged between 18 and 35 and a net income of minimum HUF 350,000 for Account Holders over 35 is transferred to the account.

When the Premium service is requested, a preferential monthly fee will be charged for the first 3 (full) months irrespective of the fulfilment of the conditions.

webCARD account

webCARD account management fee

HUF 99 / month

Demand deposit interest p.a. and AER

0% (AER 0%)

webCARD

Free of charge a year (*)

Transfer initiated through the OTPdirect administrator over the phone, online or SmartBank service to the Account Holder's Base or Junior Account.

Free of charge

The fees and charges related to the webCARD are included in the Announcement on Retail HUF denominated cards.

6. OTHER

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

Pursuant to subsection V.1.4.1 of Section V Closing provisions of the Business Code On Retail Bank Accounts, Deposits and Overdraft facilities – Payment accounts (Bank Accounts), in the case of amendments to interests, fees or costs, or other contractual terms and conditions unfavourable for the customer, the Account Holder may, until the last day preceding the effective date of the modification, terminate the contract with immediate effect, free of fees, costs or other charges.

(*) 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 2017 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.

(**) The detailed rules of fees and preferences advertised in this campaign are included in the effective Announcements on Retail HUF denominated cards and on Multipont cards.

(***) The detailed rules of fees and preferences advertised in this campaign are included in the effective List of Conditions of OTPdirect services for Retail Customers.

The fees, interests and their due dates as well as other announcements not included in this Announcement are set out in the prevailing Announcements of business units:

The respective announcements, particularly the following ones are:

Announcement on the interests and fees of Retail payment accounts (bank accounts) - The other fees and charges of the Base and Junior Accounts not included in this Announcement are identical with the fees and charges of the Net account package. *Except the OTPay money sending fee, which equals with the fee of one-off credit transfers in HUF (within Hungary) / Through OTPdirect online, phone or SmartBank service / intra-bank transfers (to another account held by OTP Bank) as you may find it in this announcement.* (The preferences indicated for the Net account package are not taken into account for the Base and Junior Accounts.)

Announcement – regarding the interests on the Retail Overdraft Facility and its fee and cost items

Announcement on Retail HUF denominated cards,

Announcement on Multipont Cards

List of Conditions of OTPdirect services for Retail Customers

Announcement on the product lines sold and promotions offered by OTP Lakástakarék Zrt. and their conditions

Announcement on free-of-charge cash withdrawals granted on the basis of Section 36/A of Act LXXXV of 2009 on the Pursuit of the Business of Payment Services

Should there be any discrepancy between this Announcement and any other currently effective Announcement of the Retail Division of OTP Bank, the provisions of the Announcement related to the relevant product shall be deemed effective.

The Announcement has been amended to prolong certain promotional offers in addition, the modification has also been justified by the 2016 inflation rate (the increasing shop prices) which involves the increase of the highlighted fees. The changes are indicated in italics. After the entry into force of this Announcement the ANNOUNCEMENT on the interests and fees of Retail Base Accounts and Junior Accounts published on 9 December 2016, effective from 12 December 2016 is hereby will be repealed.

IV Account package offers

The following accounts and account packages are offers 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.**

Classic account package offer

Base Account

The debit card requested first for the account is exempt from the annual fee in the year subsequent to the opening of the account (recommended cards: Maestro cards)(*)

OTPdirect online service - only with query entitlement

Unlimited number of direct debit orders up to HUF 30,000 a month (*)

Active account package offer

Base Account

The debit card requested first for the account is exempt from the annual fee in the year subsequent to the opening of the account (recommended card: Maestro cards)(*)

OTPdirect services - complex

Unlimited number of one-off and standing credit transfer orders submitted electronically up to HUF 100,000 a month (*)

JUNIOR Account offer (for customers over 18)

Base Account with Junior preference (*)

The Junior debit card requested first for the account is exempt from the annual fee and the issuance fee (recommended card: MasterCard Online Junior card)(*)

OTPdirect online service - only with query entitlement

Minimum Account offer

Base Account with Minimum Preference

The debit card requested first for the account is exempt from the annual fee in the year subsequent to the opening of the account (recommended cards: Maestro cards)(*)

OTPdirect online service - only with query entitlement

Premium+ account package offer

Base Account with Premium services (*)

The debit card requested first for the account is exempt from the annual fee in the year subsequent to the opening of the account (recommended card: Multipont MasterCard Premium card, without any issuance fee)*

In addition the Bank abandons the annual fee for the Multipont MasterCard Club Card provided that the overall purchase amount during the 12 months prior to fee charges reaches or exceeds HUF 600,000 (the discount is available until cancelled by the Bank). (**)

OTPdirect services exempt from monthly fees (except for OTPdirect Broker) - all (***)

Unlimited number of one-off and standing credit transfer orders submitted electronically up to HUF 200,000 per month (*)

Following the second transaction, cash withdrawal from any domestic OTP ATM in an unlimited number of instalments from the amount not withdrawn in the course of the first two transactions from the max. monthly HUF 150,000 free-of-charge cash withdrawal possibility permitted by law . (*)

Unlimited number of SMS control notifications