

ANNOUNCEMENT

ON INTEREST RATES, COSTS AND FEES APPLICABLE IN THE DIGITAL PRIVATE BANKING LINE

for digital private banking contracts concluded by December 31, 2022

Effective from: 02 October 2023

Published on: 19 September 2023

The modification of the Announcement is justified by the discontinuation of the cash withdrawal transaction at domestic OTP branches through POS terminals, the discontinuation of the notice "Announcement on Sensitive Account Service", the transfer of the no-discount fee contained therein to this notice and the clarification of Additional Information No 18.

The changes are shown in italics in the text on a grey background.

Simultaneously with this Announcement taking effect, the Announcement on Interest Rates, Costs and Fees in the Digital Private Banking Line published on 26 July 2023, effective from 01 August 2023, becomes ineffective.

Subject to the other conditions set out in the Digital Private Banking Business Conditions, the use of Digital Private Banking services is only provided to those private banking/prestige private banking Business Partners of OTP Bank Plc who have been offered the use of the services by OTP Bank Plc in a personalised offer.

In respect of interests, costs, fees and other provisions (including the rules for unilateral modification of interests, costs and fees by the Bank, as well as for the automatic modification thereof), the provisions of the respective business line terms and conditions and announcements (Product Agreements) shall apply, except for cases regulated otherwise in the Announcement.

Other related Business Line Announcements:

- Announcement on the interests and fees of Retail Bank Accounts
- Announcement on the interests of HUF deposits
- Announcement on the interests of FCY deposits
- Announcement on the interests, fees and costs of Overdraft Credit
- Announcement on the HUF based Retail Cards
- Announcement on the foreign currency based Retail Cards
- Announcement on Mastercard Private Banking Limited Edition Card
- Publication Annex C. Publication on fee items for the Terms and Conditions of the Investment Services Business
- Additional Announcement on the general information about the distribution of securities and some transaction execution order of the Investment Securities Services Business Conditions
- Announcement on the OTPdirekt services provided to retail clients
- Announcement on the OTP Bank Digital services
- Publication on the application of exchange rates on retail bank accounts
- Publication on the fee items for trading of bank notes and coins
- Announcement on the free cash withdrawals provided under §36/A of Act LXXXV of 2009 on the Provision of Payment Services
- Announcement on Sensitive Account Service
- Publication on the interests and costs of forint and foreign exchange savings accounts
- Publication on the credit fee, fee and cost items of lombard loans
- Publication on prompt cash-in ATMs
- Announcement on VISA Infinite credit card product
- List of conditions of OTPdirekt services to retail clients
- Announcement on the Retail Services Available Within the Scope of Soft Identification
- Information notice on Tax payable on retail deposit products
- Announcement on the interests, fees, commissions and costs of suspended housing loans granted by OTP Bank and OTP Mortgage Bank
- Public Announcement on the interest rates, fees, commissions and charges of OTP Housing Loans
- Announcement on the interests, costs and fees of mortgage loans with real estate collateral
- Announcement on the OTP Bank Video Banking Expert Service

Pursuant to Clause II.7.6 of the Business Regulations on the Digital Private Banking Division Section 2.7 on the Amendment to the contractual terms and conditions of the Digital Private Banking legal relationship, in case the interest rate, fee, cost or any other condition of the agreement is modified to the detriment of the Business Partner, it has the right to terminate the agreement free of charge before the amendment taking effect.

A. FEES FOR THE BANKING SERVICE PACKAGE AND INVESTMENT ADVICE RELATED TO DIGITAL PRIVATE BANKING SERVICES

A.1. REDUCED BASIC FEE FOR DIGITAL PRIVATE BANKING SERVICE (PROMOTION)

A.1.1. The discounted basic fee for the Digital Private Banking service for Business Partners meeting the "Digital Private Banking Basic Condition" as defined in Section A.1.2, according to the Bank's assessment, is **HUF 5,038/month** (hereinafter the "Discounted DPB Basic Fee"). For Business Partners concluding a Digital Private Banking Basic Agreement (hereinafter the "Basic Agreement"), in connection with the launch of the service the Bank **grants** an additional **50% discount** on the Discounted DPB Basic Fee **for a period of 1 year from the date of conclusion of the Basic Agreement**, provided that the Business Partner continuously fulfils the Digital Private Banking Basic Condition in the monthly assessments. By applying the 50% discount on the Discounted DPB Basic Fee, the package fee is **HUF 2,519/month**.

A.1.2. The **Basic Condition** for Digital Private Banking is currently HUF 20 million. The condition is fulfilled if the balance of the savings deposited in the Business Partner's accounts with the Bank (payable on demand and term deposits, securities accounts, foreign currency accounts, Long-term Investment Account, Pension Savings Account, total savings account balances) at the end of the month and the latest available balance of the accounts held with the OTP Voluntary Pension Fund at the end of the month exceeded HUF 20 million in 2 out of the 3 months preceding the monthly assessment.

Valued at portfolio prices for securities and at the daily MNB middle rate for foreign currency investments. The methodology for the calculation of the portfolio price is set out in the "Supplementary Public Announcement on General Information on the Marketing of Securities".

A.1.3. The Bank reviews the fulfilment of the Digital Private Banking Basic Condition on a monthly basis and, depending on whether the condition for the discount is met, the Digital Private Banking service fee will be charged to the Business Partner as of the month of the monthly review.

A.1.4. The Promotion will run from 01 July 2023 until its withdrawal. From the effective date of the promotion, the promotion announced from 01 March 2022 will be withdrawn.

A.1.5. In case of a new Digital Private Banking Basic Agreement or recontracting to Digital Private Banking, the Bank charges the Business Partner the Discounted DPB Basic Fee for the 3 months following the account opening or recontracting, which includes the month of account opening/recontracting (hereinafter referred to as the "**Grace Period**"), regardless of meeting the above conditions.

A.2. BASIC FEE FOR THE OTP DIGITAL PRIVATE BANKING SERVICE

The basic fee for the Digital Private Banking service for Business Partners who do not meet the Digital Private Banking Basic Condition is **HUF 20,632/month**.

A.3. DUE DATE AND SETTLEMENT OF BASIC FEES

A.3.1. The due date for the payment and the value date of the basic fee for the Digital Private Banking service corresponds to the provisions regarding the settlement of the closing fee for the retail HUF current account.

A.3.2. In case of contract conclusion/cancellation between the two closing dates, the basic fee for the Digital Private Banking service will be charged by the Bank on a pro rata basis.

B. INTERESTS RELATED TO THE DIGITAL PRIVATE BANK ACCOUNT

B.1. FIXED-TERM DEPOSIT INTERESTS:

The general rules on fixed-term deposits are set out in the "Rules of Procedure on retail bank accounts, deposits and overdrafts".

As from 1 September 2006, interest income from retail deposits is subject to interest tax. Information on interest tax is set out in the current prospectus "Taxes payable on retail deposit products".

The deposits covered by this notice are insured by the National Deposit Insurance Fund. Detailed information on deposit insurance is contained in the General Business Regulations of OTP Bank.

Interest rates on retail deposits not regulated in this Notice are set out in the Notice on Retail Fixed Forint Deposits.

Private banking deposit

Scheme features:

- Term deposit for Private Banking Deposits can be initiated on the Digital Private Banking HUF payment account
- A Private Banking Deposit can only be started with a one-time deposit order
- availability of the deposit: in the branch network, via OTPdirekt internet^{11/a}, telephone banking
- term: 6 months
- Minimum amount of term deposit: HUF 100,000
- interest: fixed rate
- interest credited: at the end of the term

Interest on Private Banking Deposit:

Deposit amount	Interest and ERM in % (annual)
regardless of amount	0.15



B.2. OVERDRAFT FACILITY:

During the term of the Private Banking agreement, Digital Private Banking Business Partners are entitled to a maximum of HUF 2,000,000 overdraft facility under the terms and conditions of the Basic Agreement and the Business Regulations, subject to regular crediting, as set out in the Business Regulations on Retail Bank Accounts, Deposits and Overdraft Facilities – Overdraft Facility.

The overdraft facilities available to Digital Private Banking Business Partners and the conditions thereof are set out in the current Public Announcement on Interest Rates, Commissions and Fees for Retail Overdraft Facilities.

B.3. INTEREST ON LOMBARD LOAN:

In case of requesting lombard loan, Digital Private Banking Clients are eligible to 200 bp interest allowance from the transaction interest rates of the loans included in the publication entitled "Publication on the credit fee, fee and cost items of lombard loans", irrespective of client assets and loan volume.

Based on individual assessment, Digital Private Banking Clients may be granted a further 0 - 400 basis points allowance from the standard interest margin until the end of term. The Bank resolves on the interest allowance based on the client classification, the credit amount and the valuation of collateral, on an individual basis.

C. SPECIAL CONDITIONS RELATED TO DIGITAL PRIVATE BANKING SERVICES

C.1. DIGITAL PRIVATE BANKING FEES, CHARGES AND EXCHANGE RATE APPLICATIONS are, by default, as indicated in the table in the Bank's applicable retail public announcement. For Digital Private Banking Business Partners, the Bank offers discounts and exemptions on the items shown in the table within the framework of a promotion announced from 01 March 2023 until its withdrawal. Upon the entry into force of the promotion, the promotion announced under this clause from 01 January 2023 will be withdrawn. The charges of the items not included in the table are included in the specific public announcements.

The level of the fee discounts varies depending on whether the Business Partner fulfils the **Digital Private Banking Basic Condition**, which is specified separately in the table. The level of the fee discount is determined on a monthly basis, as in the case of the package fee assessment, with regard to the Grace Period.

The conditions and charges not covered by this announcement, and the conditions and charges applied to Clients who do not meet the OTP Private Banking Basic limit are the same as those set out in the OTP Bank Plc announcement titled "Announcement about interest rates and charges of retail payment accounts (bank accounts)" applicable to "HUF current accounts" and "Foreign currency accounts".

The OTP Private Banking fee rates for investment and additional investment services are set out in the Fee Notices annexed to the Investment Services Business Rules, and the related information is set out in the Single Preliminary Information Notice. Further information on the distribution of securities is available in the "Supplementary Notice on General Information on the Distribution of Securities and the Settlement of Certain Transactions to the Investment Services Business Rules".

DIGITAL PRIVATE BANKING SERVICE PACKAGE ^{1,2,3,4,5}	Clients meeting the Digital Private Banking Basic Condition
Accounts that can be linked to Digital Private Banking service	Web CARD account maintenance free of charge HUF savings account maintenance free of charge preferential securities account maintenance
Foreign currency account maintenance	free of charge
Main debit card ^{1,2}	1 Mastercard Private Banking Limited Edition card free of annual charge 1 additional Mastercard Private Banking Limited Edition card fee HUF 19,172
Visa Infinite credit card ³	the annual card fee is HUF 26,000 for a new credit card contract the first annual fee is HUF 9,990
webCARD	1 Mastercard webCARD free of charge
OTPdirekt services ⁴	free monthly OTPdirekt telephone call center, internet, mobile and Check service
OTPdirekt message charges ⁴	Automatic balance notification, interactive query, control, exchange rate alert, mobile signature to Hungarian mobile phone number free of charge. All SMS messages sent to foreign mobile numbers are subject to a fee ⁵
Private Banking control service	Private Banking Control service (annual EPJ SMS, monthly EPJ SMS, card activation SMS) fee for SMS sent to Magyar Telekom network: HUF 36/message, SMS sent to Telenor network: HUF 41/message, SMS sent to Vodafone/UPC network: HUF 45/message. SMS sent to Digi network: HUF 47/message. The annual EPJ SMS and card activation SMS fee is HUF 0 per message. All SMS messages sent to foreign mobile numbers are subject to a fee. ⁵
OTPdirekt Broker services ⁴	monthly fee HUF 1,717

¹ The terms and fees charged for BANK CARDS ASSOCIATED WITH RETAIL CURRENT ACCOUNTS not regulated in this public announcement and the terms and charges applicable to Business Partners not meeting the Digital Private Banking Basic Condition are the same as those in the OTP Bank Plc Announcement on Mastercard Private Banking Limited Edition Bank Cards and the Announcement on Retail HUF-Based Cards. In the case of the Mastercard Private Banking Limited Edition card, the Bank will charge the annual fee for the card retroactively in the month following the card's issue date or expiry date or upon termination.

² The conditions for the travel insurance included in the services of the Mastercard Private Banking Limited Edition card and Mastercard Prestige Private Banking Limited Edition card provided by Groupama Biztosító Zrt. - are included in the forms entitled "Supplement to the debit card terms and conditions about travel guarantee insurance relating to the Mastercard Private Banking Limited Edition card" and "Data and compliant management information for the travel guarantee insurance included in the bank card", available in the branches of the bank and on the homepage of OTP Bank.

³ The terms and charges of the VISA Infinite credit card not regulated in this announcement and for clients not meeting the Digital Private Banking Basic Condition are the same as those included in the Announcement on the VISA Infinite Credit Card Product of OTP Bank Plc. The fulfilment of the Digital Private Banking Basic Condition is assessed by the Bank on the basis of the Portfolio Report Summary at the end of the month when the credit card is ordered, according to which the fee discount will be credited retroactively in the month after the credit card is ordered.

⁴ The terms and charges RELATED TO THE OTPDIREKT SERVICE not regulated in this public announcement and for Business Partners not meeting the Digital Private Banking Basic Condition are the same as those included in the Public Announcement on OTPdirekt Services for Retail Business Partners of OTP Bank Plc. The range of functions available within the OTP Direct Services are governed by the provisions of the OTP Bank Direct Services Contract Business Regulations and the OTP Bank Direct Services Public Announcement. From 1 March 2022, the SmartBank service will be available only for the purpose of registration for the Direct Service Contract and for the use of functions available without registration.

⁵ The fee of messages sent to foreign countries' phone numbers are in the Announcement on the interests and fees of Retail Bank Accounts.

DIGITAL PRIVATE BANKING HUF ACCOUNT CHARGES ^{6,7}		Clients meeting the Digital Private Banking Basic Condition
DEBITS		
Standing transfer order intra-bank HUF or FCY transfers	Between own accounts ⁸ :	free of charge
	Not between own accounts ⁹ :	HUF 98
inter-bank HUF transfers		HUF 187
Group collection order		HUF 97
One-off transfer order		
Intra-bank HUF transactions At a bank branch or via DPB voice-recorded phone	Between own accounts ⁸ :	free of charge
	Not between own accounts ⁹ :	0.3%, (max. HUF 6,000)
via OTPdirekt telephone call center service	Between own accounts ⁸ :	free of charge
	Not between own accounts ⁹ :	0.15%, (max. HUF 6,000)
via OTPdirekt Internet ^{11/a} or OTP InternetBank ^{11/b} and OTP MobilBank ^{11/b} service	Between own accounts ⁸ :	free of charge
	Not between own accounts ⁹ :	0.15%, (max. HUF 6,765)
Intra-bank transfer of an immediate transfer order initiated by a payment request		free of charge
via self-service terminal ¹² (the promotional fee is the same as the fee for a case-by-case transfer in HUF within the respective bank via the OTPdirekt internet service)	Between own accounts ⁸ :	free of charge
	Not between own accounts ⁹ :	0.15%, (max. HUF 6,765)
Transfers to secure a card account via OTPdirekt telephone, Internet ^{11/a}		free of charge
Intra-bank in foreign currency At a bank branch or via DPB voice-recorded phone	Between own accounts ⁸ :	free of charge
	Not between own accounts ⁹ :	0.3%, (max. HUF 6,000)
via OTPdirekt telephone call center or internet service	Between own accounts ⁸ :	free of charge
	Not between own accounts ⁹ :	0.15%, (max. HUF 6,000)
Inter-bank domestic HUF transfers At a bank branch or via DPB voice-recorded phone		0.3%, (max. HUF 6,000)
via OTPdirekt telephone call center service		0.15%, (max. HUF 6,000)
via OTPdirekt Internet ^{11/a} or OTP InternetBank ^{11/b} and OTP MobilBank ^{11/b} service		0.15%, (max. HUF 6,000)
Extra-bank transfer of an immediate transfer order initiated by a payment request		free of charge
via self-service terminal ¹² (the promotional fee is the same as the fee for a domestic transfer in HUF outside the respective bank via the OTPdirekt internet service)		0.15%, (max. HUF 6,000)
Inter-bank in foreign currency and abroad in HUF At a bank branch or via DPB voice-recorded phone		0.3%, (max. HUF 6,000)
via OTPdirekt telephone call center or internet service		0.15%, (max. HUF 6,000)
SEPA transfers¹³ (EUR transfers to the EU, Monaco, Norway, Switzerland, Liechtenstein and Iceland) At a bank branch or via DPB voice-recorded phone		0.3%, (max. HUF 6,000)
via OTPdirekt telephone call center or internet service		0.15%, (max. HUF 6,000)
Immediate collection order (encashment)		
authorisation management		free of charge
limit monitoring		free of charge
intra-bank and inter-bank transfers		free of charge
launch (transmission) by post on paper and electronically		free of charge
CASH WITHDRAWAL		
Over the counter cash withdrawal in HUF (without bank card)		HUF 0-499 000: 1,2% 500 000 and above: 0,6%
in foreign currency (without bank card)		0,6%
Cash withdrawal by bank card (except for Mastercard Premium card)¹ Via domestic OTP ATM machine		0.60%
Via foreign OTP Group ATM		EUR 2.60
FEES FOR DIGITAL PRIVATE BANKING FOREIGN CURRENCY ACCOUNT ^{6,7,17}		Clients meeting the Digital Private Banking Basic Condition
DEBITS		
Standing transfer order intra-bank HUF or FCY transfers	Between own accounts ⁸ :	free of charge
	Not between own accounts ⁹ :	HUF 98
One-off transfer order		
Intra-bank HUF transactions At a bank branch or via DPB voice-recorded phone	Between own accounts ⁸ :	free of charge
	Not between own accounts ⁹ :	0.3%, (max. HUF 6,000)
Intra-bank in foreign currency At a bank branch or via DPB voice-recorded phone	Between own accounts ⁸ :	free of charge
	Not between own accounts ⁹ :	0.3%, (max. HUF 6,000)
Intra-bank HUF or FX transfers via OTPdirekt telephone call center or internet service	Between own accounts ⁸ :	free of charge
	Not between own accounts ⁹ :	0.15%, (max. HUF 6,000)
Inter-bank domestic HUF transfers At a bank branch or via DPB voice-recorded phone		0.3%, (max. HUF 6,000)
Inter-bank in foreign currency and abroad in HUF At a bank branch or via DPB voice-recorded phone		0.3%, (max. HUF 6,000)
Via OTPdirekt telephone call center, internet service		0.15%, (max. HUF 6,000)

SEPA transfers¹³ (EUR transfers to the EU, Monaco, Norway, Switzerland, Liechtenstein and Iceland)	
At a bank branch or via DPB voice-recorded phone	0.3%, (max. HUF 6,000)
via OTPdirekt telephone call center or internet service	0.15%, (max. HUF 6,000)
Immediate collection order (encashment)	
authorisation management	free of charge
limit monitoring	free of charge
intra-bank and inter-bank transfers	free of charge
launch (transmission) by post on paper and electronically	free of charge
CASH WITHDRAWAL	
Over the counter cash withdrawal	0.6%
in HUF (without bank card)	
in foreign currency (without bank card)	0.6% (max. HUF 219 961)
CREDITING, CASH DEPOSITS	
Crediting of foreign currency transfers to a foreign currency account in the same currency as the account	free of charge
CONVERSION COST	
Transactions in currency other than the currency of the account (i.e. crediting, debiting foreign currency transfers)	2% conversion (min. HUF 1,409)
Account receivable conversion (within a foreign currency account contract)	2% conversion (min. HUF 1,409)
Conversion of accounts receivable over EUR 1 is subject to a separate agreement (individual rate) ¹⁸	free of charge
Via OTP branch or via DPB voice-recorded telephone	
Conversion of accounts receivable EUR 5,000 or more is subject to a separate agreement (individual rate) ¹⁸	free of charge
Via OTPdirekt internet service	

CHARGES LINKED TO DIGITAL PRIVATE BANKING ACCOUNT- OTHER^{6,7}	Clients meeting the Digital Private Banking Basic Condition
Withheld bank statement – per statement²⁰	free of charge
Retrospective account statement – per statement²⁰	free of charge
Certification fee^{19,20}	free of charge
Provision in the event of death - per provision	free of charge
Non-standard correspondence	free of charge
Account blocking	free of charge
Blocking of an amount or a fixed-term deposit	free of charge
Money handling fee for EUR/USD banknote deposits	free of charge
One-off setup fee for sensitive account management service	free of charge ¹⁵ 19 763 Ft
Deposit fee (for unused bank cards)¹	free of charge

⁶ The terms and conditions and rates of the DIGITAL PRIVATE BANKING HUF AND FX ACCOUNT not regulated in this public announcement are the same as those of the non-promotional fees of the "Premium Plus Current Account" and "Foreign Exchange Account" for retail Business Partners who do not meet the conditions of the Digital Private Banking Basic Condition on "HUF Current Accounts" in the Public Announcement on the Interests and Fees of Retail Payment Accounts (Bank Accounts) of OTP Bank Nyrt.

⁷ HUF and foreign currency savings accounts are subject to the provisions of the Public Announcement on the Interest Rates and Costs of Retail HUF and Foreign Currency Savings Accounts

⁸ Transfers between own accounts are such intrabank transfers, with respect to the provisions of act CXVI of 2012, for which the owners of the account initiating and receiving the transfer are at least partly identical. This includes transfers between the own retail bank account and the sole entrepreneur bank account of the account owner. Transfers to a credit account, with the exception of retail credit card accounts, does not qualify as transfer between own accounts.

⁹ For transfers to the account owner's Merkantil Bank Zrt. MOBIL Deposit Account and OTP Lakástakarék Zrt. Housing Pre-Savings Account, the fee item applicable to intrabank transactions between non-own accounts is applicable.

¹⁰ The items indicated are not advertised as a special promotion.

^{11a} Via the SmartBank service, only intrabank HUF or domestic interbank HUF transfers may be initiated. From 01 March 2022, the SmartBank service may only be used for the purpose of registering for the Direct Service Agreement and for using the functions available without registration for OTPdirekt Retail contracts. For the retail payment accounts included in the account in the range of the commercial bank OTPdirekt contract, the fees for transactions initiated within the SmartBank service will remain unchanged from the fees for the OTPdirekt Internet service.

^{11b} The OTP InternetBank and OTP MobilBank services are available within the framework of OTP Direct Services. In respect of the terms and conditions of use and the range of available functions within the OTP Bank Direct Services, the provisions of OTP Bank Direct Services Agreement in the Business Conditions and OTP Bank Direct services in Announcements shall apply.

¹² The conditions relating to the range of functions available on the Self-Service Terminal available at the branches of OTP Bank Plc, the payment transactions that can be carried out thereon, the other services available, including the date of availability of certain services, are set out in the currently valid Announcement on the Self Service Terminal at the branches of OTP Bank Plc.

¹³ Orders initiated to the credit of a client of a SEPA-member bank, in EUR, containing the recipient's IBAN and the SWIHUF BIC of their bank, without designating the allocation of foreign banking costs. If the bank of the recipient is not available in the SEPA system, the transaction is performed by us as normal transfer, whereby the general fee items are charged.

¹⁴ Deleted

¹⁵ FOR THE SENSITIVE ACCOUNT MANAGEMENT SERVICE, conditions and fee items not regulated in this publication are identical with those contained in the publication entitled "On the sensitive account management service". In the case of the item shown in the table, the Bank will provide the discount and exemption within the framework of a promotion announced from 01 March 2023 until 31 December 2023 or until its withdrawal.

¹⁷ The costs and commissions shown are charged in the currency of the account.

EXCHANGE RATE APPLICATION ¹⁸	Clients meeting the Digital Private Banking Basic Condition
Conversion of HUF or foreign currency deposits of EUR 1 or more into a foreign currency or HUF account held with OTP on the basis of a separate agreement	individual exchange rate
Conversion of HUF or foreign currency deposits of EUR 5, 000 or more via the OTPdirekt internet service ²¹	specific exchange rate
Foreign cash withdrawal over the counter from a HUF account	the OTP foreign exchange selling rate at the time of the transaction
HUF cash withdrawal from a foreign currency account	the OTP foreign exchange buying rate at the time of the transaction
USD, EUR foreign currency time deposits of EUR 100,000 EUR or more	individual interest

¹⁸ FOR THE EXCHANGE RATE APPLICATION, conditions and fee items not regulated in this publication are identical with those contained in the "Publication on the application of exchange rates on retail bank accounts" provided by OTP Bank Nyrt: *OTP Bank is entitled to charge a service fee for any activity in response to a customer request that does not fall within the scope of the normal course of business - performance of a contract - or the duty to provide information free of charge under data protection legislation, and which involves additional work or search for the branch (e.g. The amount of the fee is set out in the current version of the "Notice on interest rates and fees for retail payment accounts (bank accounts)".*

¹⁹ The campaign will run from 15 September 2023 until 31 December 2023 or until it is withdrawn. The Bank is entitled to adjust the amount of the fee in line with the inflation rate changes of the Central Statistical Office (KSH) (according to the practice of previous years, the KSH published the relevant inflation figures in the first quarter of each year).

²⁰ The certificate is free of charge for retail HUF and foreign currency payment accounts.

²¹ Working days from 9:00 a.m. to 5:00 p.m

C.2. FREE CASH WITHDRAWAL related private banking allowances:

In addition to the free cash withdrawal possibility provided pursuant to §36/A of Act LXXXV of 2009, from the cash withdrawal fee of Hungarian OTP ATMs, OTP Bank provides the following benefit to Digital Private Banking Clients within the framework of a promotion from 07 September 2020 until it is retracted:

In the event that the declaration of our Business Partner pursuant to §36/A of Act LXXXV designates the Private Banking HUF account, in the given calendar month, in the case of a cash withdrawal from a Hungarian OTP Forint ATM, the Bank does not merely provide fee exemption for the first two cash withdrawal transactions listed in the notice regarding "fee-exempt cash withdrawals pursuant to §36/A of Act LXXXV of 2009 on the Pursuit of the Business of Payment Services", but our client can withdraw cash up to a maximum of 150 000 Forints free of charge with an unlimited number of cash withdrawals. Pursuant to §36/A of Act LXXXV of 2009 on the Pursuit of the Business of Payment Services, in the event that in whole or in part a cash withdrawal is debited to a negative balance (account credit), then the bank provides the Business Partner free cash withdrawal in the given month to the extent of wages, social benefits and scholarships credited to the account - but at most up to HUF 150 000.

Based on its records database dated the 20th of each month, the Bank evaluates which Digital Private Banking HUF accounts qualify for fee-exempt cash withdrawals. There is an opportunity for fee exempt cash withdrawals in accordance with the current promotion as of the first of the month following the evaluation, as a function of simultaneous compliance with the terms and conditions contained in the KP (cash) announcement.

C.3. ALLOWANCES RELATED TO HOME AND MORTGAGE LOAN PRODUCTS: As per the effective Notices on the "Interest, fees, commission and charges on the HUF housing loans and FOREX housing loans granted by OTP Bank or OTP Mortgage Bank"; "Interest, fees, commission and charges on OTP housing loans" and "Interest, fees and charges on mortgage loans granted against real property as collateral".

Contract amendment charge in the event of prepayment or final payment:

If the Business Partner took out the mortgage loan before 15 June 2005 and it was a Private Banking Client both on 15 June 2005 and at the time of the prepayment or final payment, it shall be exempted from the prepayment or final payment fee (contract amendment/rescheduling charge). If the loan was disbursed after 15 June 2005 and the debtor was a Private Banking Client both at the date of conclusion of the credit contract and at the time of prepayment or final payment, the contract amendment/rescheduling charge shall be maximum **HUF 135 419**

The above fee discounts and exemptions will be offered by the Bank as part of a promotion announced from 07 September 2020 until its withdrawal.

For private banking contracts concluded after 28 May 2018, the exemption from charges and the preferential fee is subject to the condition that the private banking relationship exists without interruption from the date of concluding the credit agreement until the date of prepayment and final repayment.

C.4. LOMBARD LOANS conditions and discounts:

The interest rates, fees and costs related to Lombard loans are included in the prevailing notice entitled "Publication on the credit fee, fee and cost items of lombard loans".

When applying for a Lombard loan, a maximum of 100% disbursement allowance may be granted via subsequent credit on an individual basis. The Bank shall decide about granting the disbursement allowance based on the amount of loan requested, the Client's rating and the valuation of collaterals.

The individual fee discount is offered by the Bank as part of a promotion announced from 07 September 2020 until its withdrawal.

C.5. TERMS AND CONDITIONS OF USING THE SKY COURT LOUNGE:

C.5.1 As part of the Private Banking service, Business Partners may use the SkyCourt Lounge at Liszt Ferenc International Airport under the following terms and conditions:

C.5.2 Business Partners meeting the conditions defined in Section C.5.3 "Conditions for taking recourse to the preferential use of the service", 1 main companion and 2 children below 14 may enter the SkyCourt Lounge free of charge. Additional companions and their children are subject to a charge of EUR 26.04 per person for each entry.

C.5.3 Conditions for taking recourse to the preferential use of the service:

The end-of-month balance of the savings deposited on the accounts of the Account Holder with OTP Bank or, in the case of joint accounts, on the accounts of all Account Holders (the total balance of demand and time deposits, securities accounts, foreign currency accounts, Long-term Investment Accounts, Retirement Savings Accounts, savings accounts) plus the last balance of their accounts with the OTP Voluntary Pension Fund available at the end-of-month closure exceeded HUF 40 million. If the last available closing balance of the month was below HUF 40 million but during the period until the next lounge use the closing balance exceeded that amount on any day, the preferential entry shall be granted.

Valuated at portfolio price in the case of securities and calculated at the daily MNB mid-rate in the case of foreign currency investments. The methodology of the calculation of the portfolio price is included in the "Supplementary Announcement on general information related to securities distribution". The account balance of the Voluntary Pension Fund is considered for clients who consented to the processing by signing the "Statement of consent on Group-level joint processing".

C.5.4 Business Partners who do not meet the Conditions for taking recourse to the preferential use of the service defined in Section C.5.3 are subject to, along with their companions, a charge of EUR 26.04 per person for each entry to the SkyCourt Lounge. Even in this case, 2 children under 14 may enter free of charge.

The Bank provides the conditions set out in Point C.5 under a promotion starting from 01 June 2022 until revoked. Simultaneously with this Announcement taking effect, the previous promotion, published on 04 January 2022 becomes ineffective. After the promotional period, fees and costs of entry to the SkyCourt Lounge will be subject to the standard terms and conditions provided by Airport Service Budapest Plc.

Business Partners should present their personal Mastercard Private Banking Limited Edition card to enter the SkyCourt Lounge free or at a reduced cost. The card will be validated on the posted bank terminal according to the number of entries. The cost of paid entries will be deducted from the payment account related to the card used by the Business Partner on the banking day that follows the entry to the SkyCourt Lounge, converted to HUF amount using the foreign exchange selling rate of the Bank."

The authentic text of this document can be found in the Hungarian version; this English translation is only for information purposes. In case any difference between the Hungarian and the English text the Hungarian version prevails. All liability is excluded for acts or omissions taken in reliance upon the contents of the English version. The English version has not been approved by the Hungarian Financial Supervisory Authority.

C.6. SPECIAL PROVISIONS FOR THE DIGITAL PRIVATE BANKING TELEPHONE ADVISORY SERVICE

The details of the banking and other transactions that can be carried out by telephone within the framework of the Digital Private Banking advisory service are set out in Annex 01 "Transactions by voice telephone for Private Banking customers" of the Digital Private Banking Business Rules in force from time to time.

C.6.1. Telephone numbers of the Digital Private Banking advisory service:

+36 1 3666 004, +36 1 30 3666 444, +36 20 3666 004, +36 70 3666 004