PRIVATE BANKING

ANNOUNCEMENT

INTEREST RATES, FEES AND CHARGES OF THE OTP PRIVATE BANKING SERVICE

Published on: November 9, 2026.

Effective date: November 9, 2026

The amendment to the Notice was necessitated by the renaming of the webCARD Account to the Virtual Sub-Account.

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

Simultaneously with the entry into force of this Announcement, the Announcement on the applicable interest rates, costs and fees of the OTP Private Banking Service published on Sept 22, 2026, and effective on Sept 22, 2026, shall be repealed.

In case of interest rates, fees, charges and other provisions (including the rules for the unilateral and automatic modification of the interest rates, fees and charges by the Bank) not covered by this OTP Private Banking Announcement, the provisions of the business regulations and announcements (Product Contracts) of the respective business branch shall prevail.
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.

The references are listed on the last page of this Announcement. The minimum and maximum values of the fees are indicated in the following form: (min. / max.).

A. LIMITS FOR USING THE OTP PRIVATE BANKING SERVICE PACKAGES[1]

ENTRY LIMITS FOR THE OTP PRIVATE BANKING SERVICE PACKAGES	Basic Limit	Entry Limit
Digital Private Bank Service Package	50 million HUF	50 million HUF
Private Bank Service Package	80 million HUF	100 million HUF
Prestige Private Bank Service Package	240 million HUF	300 million HUF

A.1. The basic condition for using the OTP Private Banking Service (hereinafter: **Basic Limit**) is that the Client must have the savings specified in the Base Limit column of the table in section A.

A.2. To be eligible for the OTP Private Banking Service Packages (hereinafter referred to as the "Entry Limit"), the Client must have the savings specified in the Entry Limit column of the table in section A.

A.3. OTP Private Banking Clients with savings under the OTP Private Banking Service Basic Limit (savings of at least 20 million HUF) are not eligible for the discounts set out in this Announcement.

A.4. The Digital Private Banking Service Package is only available to those OTP Private Banking Clients with an existing Private Banking / Prestige Private Banking Service Package, who have been offered the Digital Private Banking Service Package by OTP Private Banking in a personalized offer.

The methodology and period for calculating the Basic and Entry Limit assessments:

A.5. When entering into a contract for any of the OTP Private Banking Service Packages, until the last day of the 3rd month following the signing of the contract (hereinafter: **Grace Period**), OTP Private Banking will charge the monthly fee to which the Clients who meet the Entry Limit of the given Service Package are entitled.

A.6. The assets included in the limit evaluation and the methodology of the calculation are as follows: The sum of the month-end closing balance of the savings (at sight and tied-up balances, securities accounts, foreign currency accounts, Long-Term Investment Account, Retirement Savings Account, the total of all savings account balances) of the Client or, in the case of joint accounts, of all Clients, deposited in their accounts with OTP Bank, exceeded the Entry Limit of the respective Service Package in 2 of the 3 months preceding the monthly assessment.

A.7. Valuation is calculated at portfolio prices for securities and at the daily National Bank of Hungary (hereinafter: MNB) mean rate in case of foreign currency investments. The methodology for calculating the portfolio price is set out in the “Supplementary Announcement, General information about the trading of securities”.

A.8. Every month for each Client, the Bank will assess whether the Client has met the OTP Private Banking Basic Limit in the given month, whether the Client has reached the Entry Limits for the respective Service Packages, and whether the Client has a Portfolio Management Contract or a Corporate Gold Service Contract or OTP Private Banking Corporate Gold contract or OTP Private Banking Employment contract or OTP Private Banking Strategic contract or Family Package contract. OTP Private Banking charges the Service Package fees based on the results of the monthly assessment.

A.9. The due date and the value date for charging the monthly fee for the OTP Private Banking Service Packages is the same as the date set out in the provisions for the settlement of the monthly closing fee for a Retail Tempo account.[2][3] The OTP Private Banking Service Package fee is charged on a pro rata basis by the Bank. If the contract had been concluded/modified/terminated between two closing dates, then prior to the change the terms and conditions (account management fee, charges) of the service package in force on the day of change shall be taken into account, and after the change the terms and conditions of the new service package shall be taken into account for closing the month.

B. MONTHLY FEE FOR THE OTP PRIVATE BANKING SERVICE PACKAGE[1]

B.1. MONTHLY FEE FOR CLIENTS WISHING TO USE THE **DIGITAL PRIVATE BANKING PACKAGE**

OTP Private Banking clients with savings reaching the Digital Private Banking Service Package Entry Limit (from HUF 50 million savings)	**OTP Private Banking clients with savings below the Digital Private Banking Service Package Entry Limit, who wish to use the Digital Private Banking Service Package** (savings of less than 50 million HUF)
4 400 HUF/month[1]	**26 268 HUF/month[1]**

B.1.1. From March 1, 2026, until withdrawal, but no later than December 31, 2026, the Bank will charge a fee of HUF 4,400/month to customers who do not meet the Entry Limit but have savings of at least HUF 40 million.

B.2. MONTHLY FEE FOR CLIENTS WISHING TO USE THE **PRIVATE BANKING PACKAGE**

OTP Private Banking clients with savings reaching the Private Banking Service Package Entry Limit (savings over 100 million HUF)	**OTP Private Banking clients with savings below the Private Banking Service Package Entry Limit** (savings between 80 and 100 million HUF)	**OTP Private Banking clients with savings below the OTP Private Banking Fund limit, who wish to use the Private Banking Service Package** (savings of less than 80 million HUF)
6 700 HUF/month[1]	**14 578 HUF/month[1]**	**26 268 HUF/month[1]**

B.3. MONTHLY FEE FOR CLIENTS WISHING TO USE THE **PRESTIGE PRIVATE BANKING PACKAGE**

OTP Private Banking clients with savings reaching the Prestige Private Banking Service Package Entry Limit (savings over 300 million HUF)	**For OTP Private Banking clients with savings below the Prestige Private Banking Service Package Entry Limit** (savings between 240 and 300 million HUF)	**OTP Private Banking clients with savings below the OTP Private Banking Fund limit, who wish to use the Prestige Private Banking Service Package** (savings of less than 240 million HUF)
9 500 HUF/month[1]	**20 883 HUF/month[1]**	**43 565 HUF/month[1]**

C. DISCOUNTS FOR THE OTP PRIVATE BANKING SERVICE PACKAGE[1]:

C.1. **Digital Private Banking Package monthly fee discount:** Deleted

C.2. **PM monthly fee discount[25]:** If a Client meeting the OTP Private Banking Fund Limit also has a portfolio management contract (hereinafter: **PM monthly fee**) with our Bank in addition to using the OTP Digital Private Banking, Private Banking and Prestige Private Banking Service Packages, then the Client will receive a **50% discount** on the relevant monthly fee of the OTP Private Banking Service Package.

C.3. **Corporate Gold monthly fee discount[25]:** In possession of the OTP Private Banking Corporate Gold contract addendum, the Client receives a 100% discount on the monthly fee of the applicable OTP Private Banking Service package. The condition for using the discount is that the Client concludes a contract addendum and has a contract for the Entrepreneur Gold Service and also fulfills the Entry limit for the current OTP Private Banking Service package.

C.4. **Employee monthly fee discount[25,34]**: In possession of the OTP Private Banking Employee contract addendum, the Client receives a 100% discount on the monthly fee of the applicable OTP Private Banking Service package. The condition for using the discount is that the Client concludes a contract addendum and be employed by one of the employers listed in section C.4.1, transfer theirincome from one of the employers listed to the payment account indicated in the contract addendum and meet the Entry Limit for the OTP Private Banking Service Package in force at the time

C.4.1. The discount is available to Business Partners who are employed by one of the following employers: OTP Bank Nyrt, Merkantil Csoport, OTP Jelzálogbank, OTP Lakástakarék, OTP Faktoring Követeléskezelő, OTP Ingatlanlízing, OTP Alapkezelő, OTP Ingatlan Alapkezelő, OTP Ingatlan, PortfoLion, OTP Mobil, OTP Hungaro-Projekt, OTP Pénztárszolgáltató, Szállás.hu, OTP Pénzügyi Pont, OTP Ingatlanpont, OTP Travel, OTP Egészségpénztár, OTP Önkéntes Nyugdíjpénztár, OTP Életjáradék Ingatlanbefektető, OTP Otthon, Foglaljorvost, OTP Ingatlanüzemeltető Kft., OTP Ecosystem Kft.

C.5. **Strategic monthly fee discount[25,27]:** If the Client has an additional OTP Private Banking Strategic contract with our Bank, then the Client will receive a **100% discount** on the monthly fee of the relevant OTP Private Banking Service Package. Only available together with the Private Banking and Prestige Private Banking Service Packages.

C.6. **Rate+ discounted account package element:** details of the Rate+ discounted account package element available for Private Banking Service Packages are set out in the "Notice on Rate+ discounted account package element".

C.7. **Private Banking preferential account package element:**

PRIVATE BANKING RATE+ PREFERENTIAL ACCOUNT PACKAGE ELEMENT	MONTHLY LIMIT	MONTHLY FEE
PB	up to 1.5 million HUF/month	discounted fee: **free of charge** [17] standard fee: 15 000 HUF/month[1]
KIEMELT	up to 5 million HUF/month	discounted fee: **35 000 HUF/month** [17] standard fee: 50 000 HUF/month[1]
TOP	up to 20 million HUF/month	discounted fee: **185 000 HUF/month** [17] standard fee: 200 000 HUF/month[1]

The PB Rate+ preferential account package element may be applied for without meeting the Private Banking Basic and Entry Limit requirements and is available to all Clients holding any Private Banking Service Package.

The Kiemelt Rate+ and Top Rate+ preferential account package elements may be applied for without meeting the Private Banking Basic and Entry Limit requirements and are available exclusively for accounts of Clients holding a Kiemelt Private Banking Service Package.

For an account linked to a Private Banking Service Package, a maximum of one Private Banking preferential account package element may be applied for at the same time.

The Private Banking preferential account package element may not be combined with any other Rate+ preferential account package element announced by the Bank.

Any terms and conditions not regulated in this Announcement – particularly the range of executable transactions, the available currencies, the applicable exchange rates, as well as the conditions for termination – shall be identical to those set out in the document titled “Announcement on the Rate+ preferential account package element”.

The Private Banking Rate+ account package elements and the Rate+ account package element may be applied for and terminated via the Private Banking voice-recorded telephone line and in person at the Private Banking Advisor.

C.8. **Discounts related to free of charge cash withdrawals:** As a promotional offer, from 7 January 2016 until withdrawn, the Bank offers the following discounts on the fees for OTP ATM cash withdrawals for OTP Private Banking Clients in addition to the discounts set out in the Announcement titled “Free of charge cash withdrawals provided under Section 36/A of Act LXXXV of 2009 on the Pursuit of the Business of Payment Services” (hereinafter: “CW announcement”).

If the Client specifies the HUF payment account of OTP Private Banking in their declaration pursuant to Article 36/A of Act LXXXV of 2009, in a given calendar month the Bank will not only provide the first two cash withdrawals from any domestic forint ATM free of charge up to HUF 300 000, as specified in the CW announcement, but our Client may make any number of cash withdrawals free of charge up to a maximum total amount of HUF 500 000. The fee waiver is valid for cash withdrawals between HUF 300 000 and HUF 500 000 from OTP ATMs in HUF

Pursuant to Article 36/A of Act LXXXV of 2009 on the Pursuit of the Business of Payment Services, if the cash withdrawals from an OTP Private Banking HUF account specified in the declaration by the Client are made partly or wholly debited to a negative balance (overdraft facility), the Bank shall provide the Client with free of charge cash withdrawals up to the amount of the employment income, social benefits and scholarships received on the account in the given month, maximum up to 300,000 HUF.

Based on its records as of the 20th of each month, the Bank checks which OTP Private Banking HUF bank accounts are eligible for free of charge cash withdrawals. Free of charge cash withdrawals under the terms of this promotion are available from the first day of the month following the assessment and must also meet the conditions set out in the CW announcement.

C.9. **Discounts on applying for a housing or mortgage loan[28]**: The Client is entitled to a discount on prepayment and final repayment fees in accordance with the current “Interest rates, fees, commissions and charges of suspended products of HUF Housing Loans provided by OTP Bank and OTP Mortgage Bank”, “Interest rates, fees, commissions and charges of HUF OTP Housing Loans”, and “Interest rates, fees and charges of mortgage loans with real estate collateral”.

C.10. **Discounts available when applying for a Lombard loan[2]:** OTP Private Banking Clients, who apply for a Lombard loan, regardless of the Client’s assets and the loan amount, receive a 50 bp discount on the interest from the interest rates for the loans included in the “Announcement on the lending fee, fees and charges of Lombard Loans".

On a case-by-case basis, a maximum 100% discount may be granted on the disbursement fee when applying for a Lombard loan, settled with subsequent crediting. The Bank will decide on the disbursement fee discount based on the amount of the loan, the classification of the Client and the assessment of the collateral.

In addition to the above, OTP Private Banking Clients may be granted an additional interest rate discount of 0-400 basis points from the standard interest rate until the end of the term. The Bank decides on the interest rate discount on an individual basis, based on the classification of the Client, the amount of the loan and the valuation of the collateral.

D. FAMILY PACKAGE

C.11. Prestige Private Banking Family Package: a natural person (hereinafter referred to as "Associated Business Partner") recommended by a business partner (hereinafter referred to as "PPB Lead Business Partner") with a Prestige Private Banking Service Package and savings of at least HUF 300 million in their accounts with OTP Bank (hereinafter referred to as "Family Package Assets") is entitled to conclude a contract for OTP Private Banking Service and to use the services and discounts included in the Prestige Private Banking Service Package in accordance with the provisions of this Announcement A. (basic and entry limit) without fulfilling the conditions of use set out in section D.4 of this Announcement, upon the conclusion of a contract amendment necessary to benefit from the Family Package Discount. For the Prestige Private Banking Family Package, there is no limit to the number of affiliates that may be offered the Family Package Discount by a PPB Lead Lead Merchant.

C.12. Private Banking Family Package: a natural person (hereinafter referred to as "Associated Business Partner") recommended by a business partner (hereinafter referred to as "PB Lead Business Partner") with a Private Banking Service Package and savings of at least HUF 100 million in their accounts with OTP Bank (hereinafter referred to as "Family Package Assets") is entitled to conclude a contract for OTP Private Banking -private banking service package and to use the services and discounts included in the Private Banking Service Package in accordance with the provisions of this Announcement A. (basic and entry limit) without fulfilling the conditions of use set out in section D.4 of this Announcement, upon the conclusion of a contract amendment necessary to benefit from the Family Package Discount. In the case of the Private Banking Family Package, the number of affiliated business partners that can be offered the Family Package Discount by a PB Leader Business Partner is 1 for savings of HUF 100 million and 2 for savings of HUF 200 million, with the maximum number of affiliated business partners that can be offered the Family Package Discount by a PB Leader Business Partner being 2.

C.13. Lead Business Partner with a Private Banking or Prestige Private Banking Service Package may offer a Family Package discount to an Associated Business Partner upon fulfillment of the conditions set out in Section A of this Announcement and payment of the Package Fees indicated in Section B. The Family Package assets of the PPB and PB Lead Business Partner shall sight and tied-up balances, securities accounts, foreign currency accounts, Long-Term Investment Account, Retirement Savings Account, the total of all savings account balances. The Family Package discount is not available to customers with the Digital Private Banking Service Package.

C.14. MONTHLY FEE FOR AFFILIATES WISHING TO USE THE FAMILY PACKAGE

For OTP Private Banking clients who are affiliated clients in the Private Banking Family Package	For OTP Private Banking clients who are affiliated clients in the Prestige Private Banking Family Package
6 700 Ft/hó[1]	**9 500 Ft/hó[1]**

E. COMMUNICATION CHANNELS FOR THE OTP PRIVATE BANKING SERVICE

COMMUNICATION CHANNELS	Digital Private Banking Services Package	Private Banking and Prestige Private Banking Service Package	Private Banking Client Centre Included in the service
Contact person	Digital Private Banking adviser group	Dedicated Private Banking or Prestige Private Banking adviser	Client Centre expert group
Service channels	Phone, E-mail, VideoBank expert service	In person, Phone, E-mail, VideoBank expert service[30]	Phone, E-mail, Chat[39]
In person service	At an OTP branch	At the Private Banking office, at an OTP branch	Not available
E-mail contact	digitalisprivatbank@otpbank.hu	privatbank@otpbank.hu kiemeltprivatbank@otpbank.hu	pbclientcenter@otpbank.hu

E.1. As part of the OTP Private Banking Service, the Bank will only answer general questions (in Hungarian and English) related to the operation and use of the OTP Private Banking Service at the e-mail address provided for electronic correspondence.

F. SPECIFIC CONDITIONS FOR THE OTP PRIVATE BANKING SERVICE

F.1. Usually the applicable fees, charges, conditions and exchange rates are set out in the table under this point. For OTP Private Banking Clients, the Bank offers the discounts and exemptions for the items shown in the table as a promotion valid from July 1, 2026. until December 31, 2026. or until withdrawn. **The fees for the items not included in the table are included in the referred announcements.**

F.2. The amount of the discount varies depending on whether the savings of the Client reach the OTP Private Banking Basic limit (savings of at least 20 million HUF). If the Client's savings do not reach the OTP Private Banking Basic limit, the Client will not be entitled to the Private Banking discount. The amount of the discount is determined on a monthly basis, similar to the assessment of the monthly fee, taking into account the Grace Period.

F.3. 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 "Tempo current accounts" and "Foreign currency accounts".**

F.4. **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"**.**

OTP PRIVATE BANKING SERVICES [1,3,4,5,6]	**OTP Private Banking clients with savings reaching the OTP Private Banking Basic limit** (from savings of 20 million HUF)
Bank accounts eligible to be linked to the OTP Private Banking Service Packages	*virtual sub-*account management, free of charge HUF savings account management, free of charge securities account management, discounted
Foreign currency account management	free of charge
Debit main card[3,4]	**Digital Private Banking and Private Banking Service Packages:** 1 Mastercard Private Bank World Elite debit card, no annual card fee 1 additional Mastercard Private Bank World Elite debit card, 24 409 HUF card fee **Prestige Private Banking Service Package:** 1 Mastercard Prestige Private Bank World Elite debit card, free of charge 1 additional retail debit card of any type - except for Mastercard Prestige Private Banking World Elite debit card or Mastercard Premium card, Virtual card, no card fee 1 additional Mastercard Prestige Private Banking World Elite debit card, 24 409 HUF card fee
VISA Infinite credit card[5]	annual card fee: 33 100 HUF for new credit card contracts first annual fee: 9,990 HUF
webCARD	1 Mastercard type webCARD free of charge
OTPdirekt services[6]	OTPdirekt phone service, free of charge

FEES AND CHARGES FOR OTP PRIVATE BANKING HUF ACCOUNTS[1,8,9]		**OTP Private Banking clients with savings reaching the OTP Private Banking Basic limit** (from savings of 20 million HUF)
Standing orders intra bank in HUF or in foreign currency	Between own accounts[10]:	free of charge
	Between not own accounts[11]:	145 HUF
extra bank in HUF		259 HUF
direct debit order[34]		147 HUF
One time transfer order[34]		
Intra bank in HUF and in foreign currency At an OTP branch or via the PB (recorded) phone service	Between own accounts[10]:	free of charge
	Between not own accounts[11]:	0.45% (max. 20,000 HUF)
Electronically[12]	Between own accounts[10]:	free of charge
	Between not own accounts[11]:	0.3%, (max. 20,000 HUF)
Qvik payment, instant transfer order initiated via Qvik request / immediate transfer order initiated via payment request[24]		free of charge
Extra bank in HUF within Hungary At an OTP branch or via the PB (recorded) phone service		0.45% (max. 20,000 HUF)
Electronically[12]		0.3%, (max. 20,000 HUF)
Extra bank in foreign currency and outside Hungary in HUF At an OTP branch or via the PB (recorded) phone service		0.45% (max. 20,000 HUF)
Electronically[12]		0.3%, (max. 20,000 HUF)
SEPA transfer[14] (EUR transfers to the EU, Monaco, Norway, Switzerland, Liechtenstein and Iceland) At an OTP branch or via the PB (recorded) phone service		0.45% (max. 20,000 HUF)
Electronically[12]		0.3%, (max. 20,000 HUF)
Direct debit (collection)		
authorization management		free of charge
limit monitoring		
intra and extra bank transfers		
initiation (transfer) by post on paper and electronically		
Cash withdrawal at the cash desk in HUF (without credit card)		0-499,999 HUF: 1.5% 500,000 HUF and above 0.9%
in foreign currency (without a bank card)		0.9%
Cash withdrawal fee with a bank card (except the Mastercard Premium card)[3, 40] Via domestic OTP ATM		0.9%

FEES AND CHARGES FOR OTP PRIVATE BANKING FOREIGN CURRENCY ACCOUNTS[8,9,16]		**OTP Private Banking clients with savings reaching the OTP Private Banking Basic limit** (from savings of 20 million HUF)
Standing orders intra bank in HUF or in foreign currency	Between own accounts[10]:	free of charge
	Between not own accounts[11]:	145 HUF
Intra bank in HUF and in foreign currency At an OTP branch or via the PB (recorded) phone service	Between own accounts[10]:	free of charge
	Between not own accounts[11]:	0.45% (max. 20,000 HUF)
Electronically[12]	Between own accounts[10]:	free of charge
	Between not own accounts[11]:	0.3%, (max. 20,000 HUF)
Extra bank in HUF within Hungary At an OTP branch or via the PB (recorded) phone service		0.45% (max. 20,000 HUF)
Extra bank in foreign currency and outside Hungary in HUF At an OTP branch or via the PB (recorded) phone service		0.45% (max. 20,000 HUF)
Electronically[12]		0.3%, (max. 20,000 HUF)
SEPA transfer[14] (EUR transfers to the EU, Monaco, Norway, Switzerland, Liechtenstein and Iceland) At an OTP branch or via the PB (recorded) phone service		0.45% (max. 20,000 HUF)
Electronically[12]		0.3%, (max. 20,000 HUF)
Direct debit (collection)		
authorization management		free of charge
limit monitoring		
intra and extra bank transfers		
initiation (transfer) by post on paper and electronically		
Cash withdrawal at the cash desk in HUF (without credit card)		0.9%
in foreign currency (without a bank card)		0.9% (max. 280 048 HUF)
Conversion cost		
Transactions not in the currency of the account (e.g. payment and deposit of cheques in foreign currency and foreign currency)		2% conversion (min. 1 794 HUF)

APPLICABLE OTP PRIVATE BANKING EXCHANGE RATES[1,19,32]	**OTP Private Banking clients with savings reaching the OTP Private Banking Basic limit** (from savings of 20 million HUF)
Conversion of HUF or foreign currency deposits of 1 EUR or more value to the Client's own HUF or foreign currency account held at OTP under a separate agreement	specific exchange rate
Cash desk foreign currency withdrawal from a HUF account	OTP foreign currency selling rate at the time of the transaction
Cash desk withdrawal in HUF from a foreign currency account	OTP foreign currency buying rate at the time of the transaction
USD, EUR foreign currency deposits of 100,000 EUR or more value	specific interest rate

OTHER FEES AND CHARGES RELATED TO THE OTP PRIVATE BANKING SERVICE PACKAGE[1,8,9]	**OTP Private Banking clients with savings reaching the OTP Private Banking Basic limit** (from savings of 20 million HUF) **Digital Private Banking, Private Banking or Prestige Private Banking Service Package**
Withheld bank statement - per statement[29]	free of charge
Retrospective bank statement - per statement[29]	
Certificate fee[1,29]	
Daily Portfolio Statement (UPS)[38]	
Provisions for the event of death - per provision	
Unusual correspondence	
Blocking the account	
Blocking an amount or a term deposit	
Cash handling fee when depositing EUR/USD banknotes	
One time setup fee for the sensitive account management service (per bank account)	discount free of charge[17] 25 161 HUF
Deposit (for credit cards not yet picked up)[3]	free of charge
Uniform Portfolio Report (UPR)[39]	
Personal contact package (UPR)[18]	2 237 HUF

G. CONDITIONS FOR USING THE SKYCOURT LOUNGE [20]:

G.1. As a Client of the OTP Private Banking Service, you are entitled to use the SkyCourt Lounge at Liszt Ferenc International Airport with the following conditions:

G.2. **With the Digital Private Banking Service Package,** you may use the Skycourt service with the following conditions:
The amount of savings (at sight and tied-up balances, securities accounts, foreign currency accounts, Long-Term Investment Account, Retirement Savings Account, the total of all savings account balances) deposited in the bank account of the Client or, in the case of a joint account, of all Clients held at OTP Bank exceeds 40 million HUF at the end of the month. If the last available month-end closing balance was less than 40 million HUF, however any following day-end closing balance up to the day of using the Lounge exceeds 40 million HUF, OTP Bank will grant you discounted entry.

G.3. **With the Private Banking Service Package**, you may use the Skycourt service with the following conditions:
The amount of savings (at sight and tied-up balances, securities accounts, foreign currency accounts, Long-Term Investment Account, Retirement Savings Account, the total of all savings account balances) deposited in the bank account of the Client or, in the case of a joint account, of all Clients held at OTP Bank exceeds 80 million HUF at the end of the month. If the last available month-end closing balance was less than 40 million HUF, however any following day-end closing balance up to the day of using the Lounge exceeds 80 million HUF, OTP Bank will grant you discounted entry.

G.4. **With the Prestige Private Banking Service Package,** you may use the Skycourt service with the following conditions:
The amount of savings (at sight and tied-up balances, securities accounts, foreign currency accounts, Long-Term Investment Account, Retirement Savings Account, the total of all savings account balances) deposited in the bank account of the Client or, in the case of a joint account, of all Clients held at OTP Bank exceeds 20 million HUF at the end of the month. If the last available month-end closing balance was less than 20 million HUF, however any following day-end closing balance up to the day of using the Lounge exceeds 20 million HUF, OTP Bank will grant you discounted entry.

G.5. Valuation is calculated at portfolio prices for securities and at the daily MNB mean rate in case of foreign currency investments. The methodology for calculating the portfolio price is set out in the “Supplementary Announcement, General information about the trading of securities”.

G.6. Free or discounted entry to the SkyCourt Lounge is available by presenting the personal Mastercard Private Banking World Elite debit card of the Client. The card will be validated at the on-site bank terminal based on the number of people entering the Lounge. If the entry to the Lounge is subject to a fee, the cost will be debited on the next bank business day following the visit to the SkyCourt Lounge on the payment account linked to the card used by the Client in HUF at the foreign exchange middle rate.

	OTP Private Banking Clients with savings reaching the eligibility conditions for using the SkyCourt Lounge			**OTP Private Banking Clients with savings below the eligibility conditions for using the SkyCourt Lounge**
THE SKYCOURT LOUNGE	**Digital Private Banking Service Package** (savings of at least 40 million HUF)	**Private Banking Service Package** (savings of at least 80 million HUF)	**Prestige Private Banking Service Package** (savings of at least 20 million HUF)	**Digital Private Banking, Private Banking and Prestige Private Banking Service Package**
	Free of charge for the Client and 1 partner and for 2 children under the age of 14, for additional partners and children the entrance fee is 30,9 EUR per person per entry		Free of charge for the Client and 3 partners and for 2 children under the age of 14, for additional partners and children the entrance fee is 30,9 EUR per person per entry	30,9 EUR / person per entry, even in this case the entry for 2 children under the age of 14 is free of charge

H. DEPOSIT INTEREST RATE FOR THE OTP PRIVATE BANKING SERVICE

H.1. For the general rules on term deposits see the Business Regulations titled "Information about retail bank accounts, deposits and overdraft facilities DEPOSITS".

H.2. As of 1 September 2006, interest income from retail deposits is subject to interest tax. For information about the tax on interest see the updated information leaflet titled "Taxes on retail deposit products".

H.3. The deposits covered by this Announcement are insured by the National Deposit Insurance Fund. For detailed information on deposit insurance see the General Terms and Conditions of OTP Bank.

H.4. Retail deposit interest rates not regulated in this Announcement are set out in the Announcement titled „Announcement about HUF term deposits"

OTP Private Banking Deposit:

Construction:

- You may initiate an OTP Private Banking deposit on an OTP Private Banking HUF payment account
- An OTP Private Banking Deposit may only be initiated with a one-time deposit order
- accessing the deposit: in an OTP branch, via OTP InternetBank[12] and OTPdirekt via phone service
- maturity: 6 months
- minimum commitment: 100,000 HUF
- interest: fixed rate
- interest crediting: at maturity



Interest rates of the OTP Private Banking Deposit:

Deposit amount	Interest and EBKM (Unified Deposit Interest Rate Index) in % (annual)
regardless of the limit amount	0.15

I. OVERDRAFT FACILITY FOR THE OTP PRIVATE BANKING SERVICE

I.1. During the term of the OTP Private Banking legal relationship, OTP Private Banking Clients are entitled to a maximum of 2,000,000 HUF overdraft facility under the terms and conditions of the Contract and the Business Regulations, secured by regular crediting, as set out in the Business Regulations titled "Retail bank accounts, deposits and overdraft facility - Overdraft facility".

I.2. The overdraft facilities available to OTP Private Banking Clients and their conditions are set out in the Announcement titled "Retail overdraft interest rates, fees and charges".

J. THE PRIVATE BANKING CLIENT CENTER SERVICE

J.1. OTP Private Banking Clients may conveniently and quickly manage their daily banking needs via the (recorded) phone service with the assistance of the Private Banking Client Centre experts, where our staff will help you with the general banking operations and transactions. Private Banking advisers are available to assist

you in investment-related professional questions. For information about the services available through the Private Banking Client Centre, please refer to the table in section K.

J.2. The Private Banking Client Centre experts are available on **working days between 8 and 20 hours** at one of the contact numbers listed in the Information leaflet titled „OTP Private Banking hangrögzített vonalhoz tartozó telefonszámok" on the OTP Private Banking website.

K. POSSIBLE TRANSACTIONS AND ORDERS VIA THE OTP PRIVATE BANKING (RECORDED) PHONE SERVICE, AND THE METHOD FOR THEIR INITIATION AND RECORDING

K.1. Transactions and orders placed via the OTP Private Banking (recorded) phone service are only accepted during the business hours of the private banking office of the branch receiving the order, maximum within the time frame specified in the relevant part of the table below. The time limit for the acceptance of each transaction on a given day is specified in the business regulations and announcement applicable to the respective services. OTP Bank Plc. indicates the cut-off time[26] information applicable to specific markets and financial instruments on its website. OTP Bank reserves the right to change the time limits designated for accepting the orders. The specified service periods are valid for bank business days, and in case of any change in the business hours, the business hours published for the respective business day shall be valid.

SERVICES	**Business hours**[21,22,25,31] same day recording
Services available at the Private Banking adviser via the (recorded) phone service	Monday - Friday **from 08:00 to 17:00**
Services available at the Digital Private Banking adviser via the (recorded) phone service	Monday - Friday **from 08:00 to 17:00**
Services available at the Private Banking Client Centre expert via the (recorded) phone service	Monday - Friday **from 08:00 to 20:00**

IDENTIFYING YOURSELF VIA THE OTP PRIVATE BANKING (RECORDED) PHONE SERVICE AND CHAT		
Soft identification mode	via the OTP Private Banking recorded phone	providing at least 3 personal identification details (e.g. name, date and place of birth, mother's birth name)
	Chat Service	providing at least 3 personal identification details (e.g. name, date and place of birth, mother's birth name) and at least 3 contractual details (e.g. description of the contractual terms) matching the records of the bank
Soft+SMS identification mode[24]	Providing at least 3 personal identification details (e.g. name, date of birth, mother's birth name) and providing an identifier containing 6 digits[36]	
Hard identification mode	4 digits from an identifier containing 7 digits[35]	
	Approval of a push notification sent to the OTP MobileBank application within the app[7]	

TRANSACTIONS POSSIBLE VIA THE OTP PRIVATE BANKING (RECORDED) PHONE AND CHAT SERVICE	**Method of identification**						
	At the Private Banking advisers			**At the Private Banking Client Centre experts**			
I. Possible transactions on a retail account	**Soft identification**	**Soft+SMS identification**	**Hard identification**	**Soft identification**		**Soft+SMS identification**	**Hard identification**
				Chat	**Phone**		
1. OTP InternetBank service							
a) Changing the OTP Internetbank limit (phone and internet limit)		●	●			●	●
b) Unblocking the OTP Internetbank online service		●	●			●	●
c) Password request OTP InternetBank		●	●			●	●
d) Account information about accounts manageable via OTP Internetbank, modification of the bank accounts and the account rights	●	●	●	●	●	●	●
e) Internetbank suspension / lifting of suspension, cancellation of Internetbank contract registration with active or suspended status		●	●			●	●
f) Setting up and modifying the mobile signature service		●	●			●	●
g) Entering and changing the phone number and provider used for the mobile signature service		●	●			●	●
h) Mobile phone service control / entering, modifying, or cancelling the identification phone number and provider		●	●			●	●
i) Terminating all OTP Internetbank services, Request for cancellation of OTP Mobilbank device registration	●	●	●	●	●	●	●
2. Bank and credit account, debit and credit card (HUF, foreign currency)							
a) Account and card information	●	●	●	●	●	●	●
b) Requesting a copy of your bank statement (going back max. 5 years)	●	●	●	●	●	●	●
c) Requesting a certification or specific certificate about a transaction or the account details (e.g. transfer, deposit, tied-up amount)	●	●	●	●	●	●	●
d) Cancelling the sending of the bank statement by post		●	●	●		●	●
e) Notification of a large cash withdrawal	●	●	●	●	●	●	●
f) Requesting information about administrative blocking, collection	●	●	●	●	●	●	●
g) Requesting information about the account balance, account history and detailed account information	●	●	●	●	●	●	●
h) Recording, retrieving, modifying or cancelling a one-time transfer, banker's order, international transfer or direct debit order		●	●			●	●
i) Recording, querying, modifying or cancelling direct debit orders on bank and credit accounts		●	●			●	●
j) Recording, querying, modifying, cancelling, reversing or terminating a term deposit		●	●			●	●
k) Recording, modifying or cancelling a blockage		●	●			●	●
l) Ordering a new debit or credit card, ordering a replacement debit or credit card, changing the delivery method of the replacement card		●	●			●	●

TRANSACTIONS POSSIBLE VIA THE OTP PRIVATE BANKING (RECORDED) PHONE AND CHAT SERVICE	**Method of identification**						
	At the Private Banking advisers			**At the Private Banking Client Centre experts**			
I. Possible transactions on a retail account	**Soft identification**	**Soft+SMS identification**	**Hard identification**	**Soft identification**		**Soft+SMS identification**	**Hard identification**
				Chat	**Phone**		
m) Requesting a debit and credit card replacement card to be mailed from a bank branch		●	●			●	●
n) Activation and blocking a bank card associated with a bank and credit account	●	●	●	●	●	●	●
o) Requesting the PIN code of a debit or credit card		●	●			●	●
p) Changing the main card limits (purchase, ATM, virtual limit) of a bank or credit account, setting up its use abroad (liming its use abroad, online security code, virtual limit and setting up or changing the connected phone number)		●	●			●	●
q) Requesting the transfer of the card and PIN code of a debit or credit account between OTP branches	●	●	●	●	●	●	●
r) Online debit and Private Bank debit card blocking and unblocking		●	●			●	●
s) Credit card collection settings (minimum fee, total balance)		●	●			●	●
t) Receipt of declarations related to Long-Term Investment Deposit Accounts and Long-Term Investment Securities Accounts		●	●			●	●
v) Recording the normal and specific exchange rate currency conversion orders		●	●			●	●
w) Changing the delivery method of the bank statement		●	●			●	●
y) Recalling the amount of transfers executed incorrectly due to the fault of the account holder		●	●			●	●
x) Rate+ discount account package item setup, modification		●	●			●	●
z) Request, modification, or cancellation of credit card installment payment service	●	●	●		●	●	●
3. Personal data							
a) Registering and changing your e-mail address		●	●			●	●
b) Entering and changing the pension number, tax identification number	●	●	●	●	●	●	●
c) Registering and changing your telephone number	●	●	●	●	●	●	●
d) Registering a new mailing address, changing the mailing address		●	●			●	●
e) Correcting the errors in your personal data		●	●	●		●	●
4. Securities (HUF, foreign currency)							
a) Checking the balance and account history of securities accounts and associated sub-accounts	●	●	●		●	●	●
b) Preparing and sending the acquisition cost certificate		●	●			●	●
c) Recording the sale, purchase, redemption, endorsement, and transfer of securities		●	●			●	●
d) Recording, modifying or cancelling a standing buy order for a security		●	●			●	●
e) Quotation		●	●				
f) Foreign currency conversion on a Long-Term Investment and Retirement Savings Securities Account		●	●				

TRANSACTIONS POSSIBLE VIA THE OTP PRIVATE BANKING (RECORDED) PHONE AND CHAT SERVICE	**Method of identification**						
	At the Private Banking advisers			**At the Private Banking Client Centre experts**			
I. Possible transactions on a retail account	**Soft identification**	**Soft+SMS identification**	**Hard identification**	**Soft identification**		**Soft+SMS identification**	**Hard identification**
				Chat	**Phone**		
g) Transfer, money transfer, securities transfer		●	●				
h) Trading via the Global Markets Directorate		●	●				
i) Recording the statement titled "Statement about the notification of the Client, providing the KID documents, providing the suitability report and execution at or outside the trading venue"		●	●			●	●
j) Investment advice		●	●				
k) Cancellation of transaction		●	●			●	●
5. Other transactions							
a) Requesting a form about the transfer of your income or pension to the bank account	●	●	●	●	●	●	●
b) Recording of complaints	●	●	●		●	●	●
c) Transferring the Client between advisers - recording the request for the transfer	●	●	●	●	●	●	●
d) Declaration for recommending a family package discount	●	●	●				
e) Request for Daily Portfolio Statement[37]	●	●	●		●	●	●
f) Request for Uniform Portfolio Report[38]	●	●	●		●	●	●

K.2. Of the transactions listed in Section I.4.c, Private Banking Client Center experts may redeem securities issued by the Hungarian State, Premium Hungarian Government Securities with a daily limit of HUF 50 million, and T-day investment units outside the scope of investment advice.

TRANSACTIONS POSSIBLE VIA THE OTP PRIVATE BANKING (RECORDED) PHONE SERVICE	**Method of identification**					
	At the Private Banking advisers			**At the Private Banking Client Centre experts**		
II. Possible transactions on a corporate account	**Soft identification**	**Soft+SMS identification**	**Hard identification**	**Soft identification**	**Soft+SMS identification**	**Hard identification**
1. OTPdirekt service / OTP InternetBank service						
a) Changing the OTPdirekt / OTP InternetBank limit (phone and internet limit)		●	●		●	●
b) Unblocking the OTPdirekt online service / OTP InternetBank service		●	●		●	●
c) Provision of account information for accounts that can be managed in the OTPdirekt / OTP InternetBank account area	●	●	●	●	●	●
d) Full corporate OTPdirekt service / OTP InternetBank service termination (in case of abuse)	●	●	●	●	●	●
2. Bank account, debit card (HUF, foreign currency)						
a) Account information	●	●	●	●	●	●
b) Requesting a copy of your bank statement (going back max. 5 years)	●	●	●	●	●	●
c) Requesting a certification or specific certificate about a transaction or the account details (e.g. transfer, deposit, tied-up amount)	●	●	●	●	●	●
d) Notification of a large cash withdrawal	●	●	●	●	●	●
e) Checking the account balance, account history and the detailed information of the account	●	●	●	●	●	●
h) Recording, retrieving, modifying or cancelling a one-time transfer, banker's order, international transfer or direct debit order		●	●		●	●
g) Recording, querying, modifying, cancelling, reversing or terminating a term deposit		●	●		●	●
h) Activation and blocking a bank card	●	●	●	●	●	●
i) Requesting the PIN code of a bank card		●	●		●	●
j) Changing debit card limits, setting up the use of the card abroad, entering and changing the Internet code and the corresponding telephone number to the telephone number already set for the cardholder (on behalf of a representative with the right of self-representation)		●	●		●	●
k) Recording the normal and specific exchange rate currency conversion orders		●	●		●	●
l) Requesting information about administrative blocking, collection	●	●	●	●	●	●
3. Securities (HUF, foreign currency)						
a) Checking the balance and account history of securities accounts and associated sub-accounts	●	●	●	●	●	●
b) Recording the sale, purchase, redemption, endorsement and transfer of securities		●	●		●	●
c) Recording, modifying or cancelling a standing buy order		●	●		●	●
d) Quotation		●	●			

TRANSACTIONS POSSIBLE VIA THE OTP PRIVATE BANKING (RECORDED) PHONE SERVICE	**Method of identification**					
	At the Private Banking advisers			**At the Private Banking Client Centre experts**		
II. Possible transactions on a corporate account	**Soft identification**	**Soft+SMS identification**	**Hard identification**	**Soft identification**	**Soft+SMS identification**	**Hard identification**
e) Transfer, money transfer		●	●			
j) Investment advice	●	●	●			
4. Other transactions						
a) Requesting a form about the transfer of your income or pension to the bank account	●	●	●	●	●	●
b) Recording of complaints	●	●	●	●	●	●

K.3. In case of corporate accounts, trading is only available at the main OTP branch of the corporate account, unless at the time of registering the signature, the Client has requested trading an OTP branch other than the main OTP branch.

OTP PRIVATE BANKING TRANSACTIONS OVER A VOICE-RECORDED TELEPHONE LINE FOR ASSETS HELD IN TRUST FOR THE TRUSTEE	**Method of identification**	
	At the Prestige Private Banking advisers Transactions accepted from a company representative	**At the Prestige Private Banking advisers Transactions accepted from an account holder**
I. In the case of assets held in trust, in relation to a payment account opened for the trustee to settle cash flows relating to the assets held in trust	**Soft+SMS identification**	**Soft+SMS identification**
1. OTPdirekt /OTP Internetbank service		
a) Changing the OTPdirekt /OTP Internetbank limit (phone and internet limit)	●	
b) Unblocking the OTPdirekt / OTP Internetbank online service	●	●
c) Password request (OTPdirekt and OTP Internetbank)	●	●
d) Account information about accounts manageable via OTPdirekt/OTP Internetbank, modification of the bank accounts and the account rights	●	
e) Full corporate OTPdirekt service termination	●	
2. Bank and credit account, debit and credit card (HUF, foreign currency)		
a) Account and card information	●	●
b) Requesting a copy of your bank statement (going back max. 5 years)	●	●
c) Requesting a certification or specific certificate about a transaction or the account details (e.g. transfer, deposit, tied-up amount)	●	●
d) Cancelling the sending of the bank statement by post	●	●
e) Notification of a large cash withdrawal	●	●
f) Requesting information about administrative blocking, collection	●	●
g) Requesting information about the account balance, account history and detailed account information	●	●
h) Recording, retrieving, modifying or cancelling a one-time transfer, banker's order, international transfer or direct debit order		●
i) Recording, querying, modifying or cancelling direct debit orders on bank and credit accounts		●
j) Recording, querying, modifying, cancelling, reversing or terminating a term deposit		●
k) Recording, modifying or cancelling a blockage		●
l) Receipt of declarations related to Long-Term Investment Deposit Accounts and Long-Term Investment Securities Accounts	●	●
m) Recording the normal and specific exchange rate currency conversion orders		●
n) Changing the delivery method of the bank statement	●	●
o) Recalling the amount of transfers executed incorrectly due to the fault of the account holder	●	●

OTP PRIVATE BANKING TRANSACTIONS OVER A VOICE-RECORDED TELEPHONE LINE FOR ASSETS HELD IN TRUST FOR THE TRUSTEE	**Method of identification**	
	At the Prestige Private Banking advisers Transactions accepted from a company representative	**At the Prestige Private Banking advisers Transactions accepted from an account holder**
I. In the case of assets held in trust, in relation to a payment account opened for the trustee to settle cash flows relating to the assets held in trust	**Soft+SMS identification**	**Soft+SMS identification**
3. Securities (HUF, foreign currency)		
a) Checking the balance and account history of securities accounts and associated sub-accounts	●	●
b) Preparing and sending the acquisition cost certificate		●
c) Recording the sale, purchase, redemption, endorsement and transfer of securities		●
d) Recording, modifying or cancelling a standing buy order for a security		●
e) Quotation		●
f) Foreign currency conversion on a Long-Term Investment and Retirement Savings Securities Account		●
g) Transfer, money transfer, securities transfer		●
h) Trading via the Global Markets Directorate		●
i) „ Recording the statement titled “Statement about the notification of the Client, providing the KID documents, providing the suitability report and execution at or outside the trading venue”	●	●
j) Investment advice	●	●
4. Other transactions		
a) Recording of complaints	●	●
b) Transferring the Client between advisers - recording the request for the transfer	●	
c) Request for Daily Portfolio Statement[37]	●	●

L. SENSITIVE ACCOUNT MANAGEMENT SERVICE

L.1. The Sensitive Account Management Service may be used if the Customer has an OTP Private Banking Contract Supplement with the Bank for the use of the Sensitive Account Management Service. By applying for the Service, the Business Customer authorises OTP Bank Plc. to grant access to their retail account only to the authorised administrators in the network unit of OTP Bank designated by him/her or to all network units of OTP Bank. If the Retail Account of the Retail Account holder of an OTP Private Banking relationship initiates a transaction via the Telephone Service to the extent of his/her right of disposal as notified to the Bank, the Private Banking Client Center experts[33] authorised by the Bank to manage the Retail Account of the Business Customer and, if the Retail Customer has a contract for the OTPdirekt Telephone Banking Service or initiates the use of the service, the OTPdirekt Telephone Banking Service agents are also authorised to process their transactions too.

L.2. The sensitive account management service does not cover the management of accounts by credit card.

L.3. The sensitive account management service may only be requested by the account holder, or jointly by all account holders in the case of multiple account holders and will take effect immediately upon request.

L.4. Any owner of a sensitive account shall have the right to terminate the sensitive account management service individually.

ANNOUNCEMENTS REFERRED TO IN THIS ANNOUNCEMENT
Announcement about interest rates and charges of retail payment accounts (bank accounts)
Announcement about the retail HUF term deposits
Announcement about the retail foreign currency term deposits
Announcement about interest rates, fees and charges of the retail overdraft facility
Announcement about retail HUF bank cards
Announcement about retail foreign currency bank cards
Announcement about the Mastercard Private Banking World Elite debit card
Announcement about the Mastercard Prestige Private Banking World Elite debit card
Annex C of the Announcement. Announcement on the charges for the Investment Services Business Regulations
Supplementary Announcement for the Investment Services Business Regulations, General information on the trading of securities and on the settlement of certain transactions
Announcement about the OTPdirekt services for retail Clients
OTP Bank Digital Services Announcement for Retail Clients
OTP Corporate Digital Services Announcement
Announcement about the applicable exchange rates of retail bank accounts (payment accounts and deposit accounts)
Announcement about the cash handling fee of banknotes and coins
Announcement about free of charge cash withdrawals provided under Section 36/A of Act LXXXV of 2009 on the Pursuit of the Business of Payment Services
Announcement about the sensitive account management service
Announcement about the interest rates and charges of HUF and foreign currency savings accounts
Announcement about the lending fee, fees and charges for a Lombard loan
Announcement about ATMs allowing for immediate depositing
Announcement of the Rate+ discounted account package
Announcement of the OTP Employee Offer
Announcement about the VISA Infinite credit card product
OTPdirekt Terms and Conditions for Retail Clients
Information leaflet titled “Taxes on retail deposit products”
Announcement about the interest rates, fees, commissions and charges of OTP Housing Loans
Announcement about the interest rates, fees and charges of mortgage loans with real estate collateral
Announcement about the interest rates, fees, commissions and charges for the suspended products of OTP Housing Loans and OTP Foreign Currency Housing Loans provided by OTP Bank and OTP Mortgage Bank

REFERENCES

[1] The promotional offer is valid from July 1, 2026. until December 31, 2026. or until withdrawn. The Bank reserves the right to adjust the amount of the fee in line with the inflation rate changes of the Hungarian Central Statistical Office (HCSO). (Over the past years, the HCSO has published the relevant inflation data in the first quarter of each year).
[2] The specific discount is available from 14 August 2017 for PB and PPB Packages and from 30 March 2020 for DPB Packages, until December 31, 2026. or until withdrawal.
[3] The conditions and charges for bank cards associated with retail current accounts not covered by this announcement, and the conditions and rates 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 announcements about "Mastercard Private Banking World Elite debit bank cards" and "Retail HUF bank cards". For the items shown in the table, the Bank offers the discount or fee waiver as a promotional offer valid from July 1, 2026. until December 31, 2026. or until withdrawn. For the Mastercard Private Banking World Elite debit card, the Bank will charge the annual fee for the card subsequently on the accounting date in the month following the card's expiry date or at the day of termination.
[4] The terms and conditions of the travel insurance - provided by Groupama Biztosító Zrt. - for the Mastercard Private Banking World Elite debit card are set out in the forms titled "Supplement to the Debit Card Terms and Conditions about the Travel Guarantee Insurance for MasterCard Private Banking World Elite debit and Mastercard Prestige Private Banking World Elite debit cards" and "Information about Data and Complaints Handling for Travel Guarantee Insurance incorporated into bank cards", which are available in the OTP branches and on the OTP Bank website.
[5] The conditions and charges for VISA Infinite credit cards not covered by this announcement, and the conditions and rates 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 the VISA Infinite credit card product". The Bank will check whether the OTP Private Banking Basic limit has been met based on the EPJ at the end of the month in which the credit card is ordered, and the discount will be credited subsequently in the month following the month in which the credit card is ordered.
[6] The conditions and charges not covered by this announcement about the OTPdirekt service, and the conditions and rates 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 on OTPdirekt Services Provided to Retail Clients". The conditions for the functions available under the OTP Digital Services are governed by the provisions of the Business Regulations of the OTP Bank Digital Services Contract and the Announcement about the OTP Bank Digital Services. From 1 March 2022, the SmartBank service will only be available to register for the Digital Service Contract and to use the functions available without a registration. For the items shown in the table, the discounts and exemptions are provided by the Bank as promotional offer valid from July 1, 2026. until December 31, 2026. or until withdrawn.
[7] This authentication method may be applied if the customer initiates the call from a displayed phone number, has a Digital Services agreement and OTP MobilBank registration, and the Bank's call handling system automatically offers this option.
[8] For the items shown in the table, the Bank offers the discount or fee waiver as a promotional offer valid from July 1, 2026. until December 31, 2026. or until withdrawn.
[9] HUF and foreign currency savings accounts are governed by the provisions of the Announcement about the interest rates and charges of Residential HUF and foreign currency savings accounts.
[10] Pursuant to Act CXVI of 2012, transfers between own accounts shall mean the intra bank transfers, where the owners of the account initiating the transfer and the owners of the account receiving the transfer are at least partially the same. This also includes transfers between the Client's own retail bank account and own corporate account. A transfer to a credit account, other than a retail credit card account, is not deemed as a transfer between own accounts.
[11] In case of transfers to the Client's Merkantil Bank Zrt. MOBIL Deposit Account and OTP Lakástakarék Zrt. Housing Savings Account, the fees for intra bank transfers between non own accounts will be applied.
[12] A transfer initiated by electronic means is a transfer initiated via the OTPdirekt telephone banking service, OTP InternetBank and OTP MobilBank available within the OTP Digital Services, SmartBank service for retail payment accounts included in the OTPdirekt account range of the commercial bank contract and payment initiation service provider. The OTP InternetBank and OTP MobilBank services are available with OTP Digital Services. The conditions for the use and the range of functions available under the Digital Services are governed by the provisions of the Business Regulations of the OTP Bank Digital Services Contract and the Announcement about the OTP Bank Digital Services. For donations made through the OTP InternetBank and OTP MobilBank services, the transfer fee is temporarily waived as part of a promotional offer. Additionally, transfers related to the donation service do not reduce the monthly limit of free or discounted transfers provided by preferential account packages. For retail payment accounts included in the scope of a commercial banking OTPdirekt agreement, transactions initiated via the SmartBank service continue to be subject to the same fees as those applicable to the OTPdirekt internet service.

REFERENCES

[13] Deleted
[14] Orders in EUR to a bank account held at a SEPA member bank, containing the IBAN of the beneficiary, the SWIFT BIC of the beneficiary's bank, without any indication of undertaking the foreign bank charges. If the beneficiary's bank is not available in SEPA, the transaction will be executed as a standard credit transfer, subject to the standard charges.
[15] Deleted
[16] The costs and commissions shown will be charged in the currency of the invoice.
[17] For the items shown in the table, the Bank offers the discount offer valid from May 1, 2026. until December 31, 2026. or until withdrawn.
[18] The package fee is charged subsequently, until 30 January of the year following the calendar year, based on the number of months in which it incurred.
[19] The conditions and charges of the applied exchange rate not regulated in this announcement are the same as the standard retail charges set out in the OTP Bank Plc. announcement
[20] The Bank provides these conditions as a promotional offer valid from July 1, 2026. until December 31, 2026. or until withdrawn. After the promotional period, the standard conditions and rates set out by Airport Service Budapest Zrt. will apply to the SkyCourt Lounge entry fees and charges.
[21] The execution time of the transactions initiated during business hours is set out in the payment regulations.
[22] The dates given in this announcement are to be interpreted according to Budapest Time.
[23] Monthly closing day: the Friday between the 20th and 26th of each month. If this falls on a public holiday, the last business day before the public holiday shall be the monthly closing day, if the Saturday following a Friday is a bank working day, then the Saturday is the monthly closing day.
[24] Pursuant to Article 36/E of Act LXXXV of 2009 on the Provision of Payment Services (Pft.), the Bank shall not charge a fee for the execution of an immediate transfer order initiated by means of the unified data entry solution or a payment request within the scope of this provision.
[25] The monthly fee promotion will run from July 1, 2026. until December 31, 2026. or until it is withdrawn. Information on the conditions for taking advantage of the promotion is available from your Private Banking advisor.
[26] Cut-off time: the cut-off time within a bank business day, transaction registered until the cut-off time during the bank business day are considered same day orders for settlement purposes. In case of same day orders, OTP Bank Plc shall attempt to execute the order on the day of its registration. OTP Bank Plc. indicates the cut-off time information applicable to specific markets and financial instruments on its website. The cut-off time may differ from the business hours.
[27] The Customer is entitled to enter into a contract addendum to the discount if the Bank offers it to him. The Bank shall decide whether to offer the contract addendum on an individual basis, otherwise the Customer may not initiate the conclusion of the supplement.
[28] Deleted
[29] The certificate is free of charge for retail HUF and foreign currency payment accounts. 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)".
[30] The VideoBank expert service is available as part of the Private Banking Service Package.
[31] After 16:00 (until 17:00), business partners with a Private Banking Service Package can also be served by our Digital Private Banking advisors.
[32] Working days from 9:00 a.m. to 8:00 p.m
[33] The service is available for contract supplement concluded after 1 January 2024.
[34] When using the employee discount, the customer is entitled to a group direct debit, employee debit and a transfer transaction discount. The details and conditions of the discount are set out in the "Announcement on the OTP Employee Offer".
[35] If the Client already has an OTPdirekt phone banking agreement and the associated 7-digit secret code, this code may also be used for identification purposes when giving instructions by phone under the OTP Private Banking relationship. Otherwise, the Advisor shall arrange for the generation of a 7-digit identifier, which will be handed over to the Client in a PIN envelope ensuring confidential handling. This identification method can be applied when the communication takes place via landline telephone numbers belonging to the recorded line of OTP Private Banking.

REFERENCES

[36] The identification code provided by the Bank to the Client will be sent to the telephone number specified by the Client for contact purposes during the conclusion of the OTP Private Banking Contract. The Client is required to read out this code during the phone call for verification by the Bank.
[37] Daily Portfolio Statement: An informative report containing data on certain holdings and loans recorded on the Client's accounts as of the date indicated in the Daily Portfolio Statement (DPS). The DPS does not contain comprehensive data (e.g., percentage yield, monthly portfolio changes, are not shown) and is prepared solely for informational purposes. The information provided therein (especially data on the market value of investments and outstanding loan balances) may differ from the data shown in account statements issued by the Bank, loan-related notifications, or other legally required communications, and in all cases, the latter shall prevail in the legal relationship between the Bank and the Client.
[38] The regular delivery of the Uniform Portfolio Report shall be carried out in accordance with the provisions set out in the Communication Services section of the Contract, and any modification thereof may only be made by amending the Contract.
[39] In case of inquiries made via the OTP Private Banking website.
[40] For cash withdrawal transactions performed by customers who hold a card agreement concluded before 31 December 2014 and meet the Basic Limit requirement, the Bank compares the fees specified in the "Notice on the Mastercard Private Banking World Elite Debit Card" and the "Notice on the Applicable Interest Rates, Costs and Fees of the OTP Private Banking Service", and in all cases applies the fee that is more favourable to the customer.

OTP Bank Plc.
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