

Anti-Money Laundering Declaration of OTP Bank Plc.

Institutional information:

Legal name:	OTP Bank Plc.
SWIFT BIC:	OTPVHUHB
Website:	www.otpbank.hu
Address of the Head office:	H-1051 Budapest, Nádor utca 16.
Company registry number:	Cg 01-10-041585
Supervisory authority:	National Bank of Hungary (www.mnb.hu)
Global Intermediary Identification Number (GIIN):	UH5299.00000.LE.348
Ownership structure:	public listed company https://www.otpbank.hu/portal/en/IR/Shares/OwnershipStructure

General Information about OTP Bank's Anti-Money Laundering activity:

Money laundering is any act or attempted act by criminals or other persons to conceal or disguise the identity of obtained proceeds of criminal offences so that they appear to have originated from legitimate sources, for which they may try using the services of financial institutions.

In order to prevent the use of our bank for money-laundering purposes, we will do our best to ascertain the true identities of those who would use our services and the rationale of using the services. OTP Bank will refuse to establish business relationship with clients who fail to give evidence of their true identities in accordance with the relevant legal stipulations and refuse to execute orders with illegitimate purposes.

In accordance with the actual Act on the Prevention of Money Laundering and Terrorism Financing, the related Ministry of Finance Decree, and the recommendation of the Hungarian Financial Supervisory Authority: OTP Bank Plc. prepared its internal procedure that is binding upon all employees of the bank and on the whole OTP Group.

Failure to fulfil the reporting obligation may result in prosecution under criminal law.

OTP Bank cooperates with the criminal investigation authorities in the investigation of all circumstances suggestive of money laundering.

OTP Bank Plc. publishes the [Announcement on the rules of customer due diligence](#) in every branch and the Bank's internet homepage.



AML Statement of OTP Bank Plc:

We, OTP Bank Plc. hereby confirm that

- our bank is duly authorized and effectively supervised by Hungarian National Bank (www.mnb.hu), the prudential supervisory authority of Hungary.
- we comply with applicable laws and regulations relating to the combat against money laundering (AML) and terrorism financing (CFT), including client due diligence obligations and obligations relating to the cooperation with public authorities, and we have implemented written procedures and internal control mechanisms in order to ensure compliance with such laws and regulations;
- we apply ongoing monitoring measures, including regular screenings of the sanctions lists issued by supervisory, judiciary and other authorities and ensure that our customer files are checked regularly;
- we apply automated and manual monitoring systems to screen the unusual, money laundering- and terrorism financing - suspicious transactions;
- we hold AML and CFT trainings annual for all employee;
- we apply risk based approach relating to country-, customer- and product risk;
- we use enhanced due diligence for high risk customers;
- according to the Act on the Prevention of Money Laundering and Terrorism Financing, we have written procedure about reporting suspicious transactions.