ANNOUNCEMENT

ON AMENDMENTS OF BUSINESS REGULATIONS ON PAYMENTS SERVICES

Hereby, we inform our Dear Customers that OTP Bank Plc. amends its Business Regulations on Payment Services **from November 1, 2026,** as follows.

The amendment of Business Regulations on Payment Services affects the services provided by OTP Bank Nyrt. as follows:

a/ a) Clarification of the provisions of Act LIII of 2017 on the Prevention and Combating of Money Laundering and Terrorist Financing (Pmt. tv.), including the suspension of payment transactions in the cases and under the conditions specified by the Act,

b/ b) Clarification of the processing of VIBER transfers,

c/ c) Clarification of the execution of credit transfers where sufficient funds are not available in the payment account at the time the order is received,

d/ d) Discontinuation of bill of exchange-based direct debit orders submitted against retail bank accounts,

e/ e) Supplementation and clarification of the content of bank account statements,

f/ f) Supplementation and clarification of the terminology relating to the execution of payment transactions.

The changes are highlighted in green in the text of Business Regulations on Payment Services.

After the publishment of this amendment, until the amendment enters into force Dear Customers are entitled to terminate the framework contract in written form immediately and without any fees, costs, or other payment obligation, if they do not accept the amendment. If they do not exercise this right, OTP Bank considers the amendment accepted.

The amendment of Business Regulations on Payments Services will enter into force on **November 1, 2026**.

The Business Regulations on Payments Services and this Announcement is available in the branches and on the website (www.otpbank.hu) of OTP Bank Plc.

OTP Bank Plc.

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