

**Annex 6 of the General Business Regulations for agreements concluded
before 15 March 2014
Special means of contact between OTP Bank Plc. and the client in the
performance under the moratorium legislation**

In connection with the performance of certain modified payment obligations and the acquisition of entitlements regulated by the moratorium legislation listed below, and also in view of the fact that OTP Bank Plc. (hereinafter referred to as the "Bank") aims to keep the number of personal contacts to a minimum in order to protect its clients and employees against the coronavirus, the Bank shall use the contact methods set out in this Annex.

1. For the purposes of this Annex, moratorium legislation means:

- (1) Act LVIII of 2020 on Transitional Arrangements and Epidemic Preparedness in the Context of the End of the State of Emergency (hereinafter referred to as "Moratorium Act I")
- (2) Act CVII of 2020 on Transitional Measures for the Stabilization of the Situation of Certain Priority Social Groups and Enterprises in Financial Difficulties together with Government Decree No. 637/2020 (XII. 22.) on the introduction of special emergency rules for the loan repayment moratorium (hereinafter referred to as "Moratorium Act II")

Should the Parliament or the Government enact further legislation relating to the payment moratorium, the Bank shall amend the present list.

2. Notification to the client of changes to the contract due to moratorium legislation

Both Moratorium Act I and Moratorium Act II provide for the following in relation to the accounting of interest accrued during the moratorium period:

"The interest accrued during the payment moratorium period, together with the instalments due for the remaining term, shall be paid in equal annual instalments during the term after the end of the moratorium.

After the end of the payment moratorium period, the maturity period is extended so that the sum of the repayments due and the interest payable in instalments during the moratorium period does not exceed the amount of the instalments under the original agreement."

In accordance with the legal provision, the facility and loan agreements between the Bank and the client, as well as any security and non-security ancillary obligations securing the agreement - including the guarantee agreement and the guarantor's declaration - are amended; the Bank shall inform its clients of the fact of the amendment, the amended term and the amount of the first instalment payable after the expiry of the moratorium period, in the case of retail loans, in the following ways:

- For clients with OTP Direkt or other Internet banking services that shall be available later, by means of an electronic message uploaded to the Internet banking platform, regardless of whether the contract was concluded electronically or not.
- For clients without Internet banking, by letter sent via the postal service.

3. Communication between the Bank and the Client under Moratorium Act II:

The following are construed as regular electronic means at OTP Bank:

- the OTPdirekt internet platform or
- our telephone helpline: +36 (1) 366 6666.

In the event of a moratorium on payments under Moratorium Act II, the Bank shall inform its clients on a monthly basis of the amount of principal, interest and fees outstanding during the moratorium period. This information is sent by letter in the case of retail loans and by electronic message sent to the OTP Direkt platform in the case of clients with an OTP Direkt agreement.