

A N N O U N C E M E N T

We hereby inform our Clients that OTP Bank Plc. has amended the Corporate Division Business Regulations effective from 25 January 2024, and hereby publishes the consolidated version of such amended Corporate Division Business Regulations. The amendments shall also apply to agreements concluded before their effective date.

The reason for the amendment is that the Bank will be allowed to unilaterally amend the reference interest rate and the margin if it is not to the detriment of the clients.

Amendments are highlighted with italics and underline in the Business Regulations.
The amendments involve the following sections of the Business Regulations:

IV. General conditions of granting credit and loans

Chapter IV.A. is supplemented with Section 15.2, chapter IV.B. is supplemented with Section 15.2.

Effective date of the amendments of the Business Regulations: 25 January 2024

We hereby inform our Clients that the amendments can be considered accepted by the Client if the Client did not inform OTP Bank Plc. about not accepting the amendments taking effect. The Client is entitled to terminate the agreement with immediate effect and without charge, cost or other payment obligation before the amendments taking effect. The Client may also accept or reject the amendment even before its entry into force. If accepted, the amendments shall be effective from 25 January 2024. Rejection of the amendment is considered an immediate termination of the agreement..

The Business Regulations and this Announcement are available on the website of OTP Bank (<https://www.otpbank.hu/portal/hu/Kondiciok/Vallalkozasok>)

OTP BankPlc.

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