

## ANNOUNCEMENT

We hereby inform our Clients that OTP Bank Plc. has amended the Corporate Division Business Regulations effective from 1 October 2025, and hereby publishes the consolidated version of such amended Corporate Division Business Regulations.

**Amendments of subchapter I.7 “Special regulations related to compliance with the laws” of the Business Regulations and sections 43 and 44 of subchapter V.B shall apply to agreements concluded from 1 October 2025.**

The reason of the amendment is that amendment of subchapter I.7 “Special regulations related to compliance with the laws”, of the Business Regulations, additions to sections 43 and 44 of subchapter V.B as well as further clarifications became necessary.

Amendments are highlighted with italics and underline in the Business Regulations.

The amendments involve the following sections of the Business Regulations:

**I. Scope of the Business Regulations**

Sections 1, 2 and 3 of subchapter I.7 “Special regulations related to compliance with the laws”.

**V. General conditions of granting credit and loans**

Sections 43 and 44 of subchapter V.B.

**Effective date of the amendments of the Business Regulations: 1 October 2025**

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

OTP Bank Plc.

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