A N N O U N C E M E N T
on bank account statements

OTP Bank Plc. shall notify the Account Owner of the itemized transactions of its bank account (in the context of its subsequent information obligation) by means of a bank account statement.

The bank account statement contains the booked crediting and debiting entries of the settlement and cash transactions made on the bank account on the given day/in the given period. We provide information on payment orders executed on the given day or on the last day of the indicated period, but not posted, on the following statement. A separate term deposit notice is prepared for non-retail clients on HUF term deposit contracts.

The Business Regulations on payment services, and the bank account agreements and other agreements provide for the frequency of sending the bank account statement and the method of making it available. The bank account statement shall also serve as an invoice.

Subsequent information provided by means of bank account statements may be delivered in authenticated paper form or, in the case of retail customers, in the form of electronic bank account statements via the OTP InternetBank and OTP MobilBank services available within the framework of the OTP Bank Digital Service. In the case of customers belonging to the corporate and municipal segments, such information may be provided – at the Customer's choice – in the form of authenticated electronic bank account statements via the commercial banking OTPdirekt internet service and the OTPdirekt Electra Terminal available within the OTPdirekt service, as well as via the OTP Corporate InternetBank service available within the framework of the OTP Corporate Digital Service.

I. Contents of the bank account statement

The bank account statement contains the following:

a) the data required for invoice issuance: the issuer's name, registered permanent address, tax number, VAT group identification number, the date of invoice issuance, the serial number of the bank account statement, and the copy number of the bank account statement.
b) the tax number of the Account Owner, and in the case of a group (VAT) taxable persons, the group tax number, if the tax passed on to the taxable person purchasing the product or using the service is HUF 2 million or more;
c) the address of the account holder registered with OTP Bank Plc., the customer's contact details for electronic channels of OTP Bank Plc., and the telephone numbers available within the OTPdirekt service, as well as within the OTP Bank Digital Service and the OTP Corporate Digital Service;
d) the name of the Account Owner; the bank account number; the IBAN number; the BIC (SWIFT) code of the account keeper (correspondent bank); the name of the type of account (e.g. current bank account); the currency of the account; the period to which the statement relates;
e) the rate of the current sight deposit or, in the case of an overdraft facility agreement, the interest rate on the bank account at the time of preparation of the statement (in the case of non-retail, HUF and FX bank accounts);
f) the accounting date; the value date; the nature of the payment transaction (e.g. transfer, instant credit transfer); the bank account number of the beneficiary and the name of its

owner or the secondary account identifier or the name and address of the beneficiary; the number of the bank account to be debited and the name of its owner; in the case of a transfer upon a payment request, the identifier of the payment request; in the case of a payment transaction made with a bank card, also the date of the payment transaction; in the case of a payment transaction executed in a currency other than the currency of the account, the amount following the conversion in the currency of the payment transaction and in the currency of the bank account, as well as the exchange rate; the full content of the “Comment" section of the payment order; the amount of the payment transaction (in bold letters without sign for credit amounts and with a “-” sign for debit amounts);

g) the commission, fee or cost to be paid by the Account Owner for each payment transaction or period; the nature of the payment transaction and, in the case of a payer customer, whether it was initiated through a payment initiation service provider;
h) the debiting of ad hoc HUF transfer orders, in case of HCT C2B data content, contains the following data in addition to the data listed in sub-paragraph f) (1–Actual payer, 2–Identifier of actual remitter, 3–Identifier of remitter, 4–Identifier of beneficiary, 5–Name of actual beneficiary, 6–Identifier of actual beneficiary, 7–Remitter’s reference to the transaction, 8–Legal basis of transfer, 9–Category legal basis);
i) in the case of inter-bank credits received through the IG2 and the AFR (immediate payment) system, in addition to the data listed in paragraph f), it shall contain any additional data (1–Rremitter ID, 2–Individual identifier between partners, 3–Data of conversion, 4–Reason for rejection, 5–Comment/remark, 6–Identifier of actual remitter, 7–Legal basis category of transfer, 8–Legal basis of transfer, 9–Name of actual beneficiary, 10–Identifier of actual beneficiary, 11–Identifier of beneficiary 12–Name of actual payer, 13–Other (all additional data is shown in the form of continuous enumeration));
j) in the case of a transfer, any additional information in addition to that listed in paragraph (f) of this subsection) (1–Actual payer, 2–Identifier of actual remitter, 3–Identifier of remitter, 4–Identifier of beneficiary, 5–Name of actual beneficiary, 6–Identifier of actual beneficiary, 7–Remitter’s reference to the transaction, 8–Legal basis of transfer, 9–Category legal basis); as well as the recalled amount, the bank of the re-remitter, the exchange loss (and any external bank charges) deducted from the transfer, the amount of the re-transfer by the beneficiary;
k) the opening and closing balances; the cumulative debit and credit transactions;
l) the rejected batch direct debit orders and standing orders (including the value date, description and reference number of the transaction as well as the reason for the rejection and the rejected amount);
m) queuing items (in the case of bank accounts kept in HUF belonging to the non-retail clientele, orders queued due to lack of funds), items over HUF 1 million and queued for more than 30 days transferred to the Central Credit System marked with “*”;
n) in the case of a cash deposit, the indicated name of the payer, or identifier and the comment;
o) data on deposits tied-up from the bank account (identification number, type of deposit, valid rate of interest in case of fixed term, term, start and end of term, amount of term deposit,) - for retail HUF and FX accounts, as well as corporate, public service and municipality FX accounts, otherwise, this information are included in a separate term deposit notice;
p) invoice of VAT-liable fees and expenses (invoice number, net and gross amount, VAT amount, VAT rate, name of the product, service);
q) the amount of the overdraft credit facility valid at the time of preparation of the statement

and, in the case of retail HUF accounts, the change to the amount of credit facility;

r) the amount of accrued on demand interest, which will be credited to the account when due
s) the amount of accrued costs, fees, commissions, loan interest, which will be charged with a later due date;
t) blocked part of balance amount in an itemized manner (start and end date of blocking, blocking number, contract number, comment, blocked amount) and indicated also as a total value, of which amount blocked due to securities (at the Client's request or based on OTP Bank Plc.'s procedure, interest-bearing, but not usable amount) shall be indicated separately;
u) accrued credit / debit transactions due to bank card transactions and instant transfers (instant payments, qvik payments) / e.g. provision of coverage for the amount of a bank card payment transaction /;
v) the amount of deposit guaranteed by the state (amount deposited before 30 June 1993, which in the case of retail forint accounts is indicated on the year-end statement);
w) information on the amount of the duty in HUF established for taxable financial transactions executed on the bank account, included in the bank account statement – established on the basis of Act CXVI of 2012 on Financial Transaction Duty – and payable by OTP Bank Plc. to the National Tax and Customs Administration;
x) information on deposit insurance;
y) additional account information
   - a call for the settlement of debt if the account balance is negative or has been overdrawn in excess of the credit facility;
   - aggregation by currency in the case of FX accounts (aggregation by currency of the on sight and term balances of accounts held in different currencies belonging to the same foreign currency account agreement);
   - information and marketing messages

II. Specific provisions for the authenticated electronic bank account statement

OTP Bank Plc. provides its Clients belonging to the enterprise and municipality clientele with the option to request an authentic paper-based or authenticated electronic bank account statement for the transactions on their HUF and FX bank accounts.

The authenticated electronic bank account statement is a service provided in accordance with the terms and conditions specified in the respective Public Announcement applicable for the Client.

The service may be used by concluding a contract for the service or for the service package included in the relevant division Public Announcement, covering also the authenticated electronic bank account statement, starting from the date specified in the contract.

In the case of multiple bank accounts, it is also possible, if requested, for the method of sending the bank account statement to be different for each account, i.e. to continue to request a paper statement for the selected bank account(s) (HUF term deposit notice belonging to the HUF bank account can be used in the same way as the bank account statement – on paper or in electronic form).

In addition to the authenticated electronic bank account statement, a paper-based bank account statement may only be requested as a duplicate, to which the fee specified in the division Public

Announcements in force at any given time shall apply. The authenticated electronic statement and term deposit notice can be downloaded and printed several times. The printed electronic document is not authentic.
The authenticated electronic bank account statement and the HUF time deposit confirmation are available within the OTPdirekt service, the OTP Bank Digital Service, and the OTP Corporate Digital Service. The authenticated electronic bank account statement is available retrospectively and, in terms of its content, fully corresponds to the paper-based bank account statement.

OTP Bank Plc. will continue to provide the paper-based postal payment receipts forming annexes to the bank account statement in the usual manner (by post or within the framework of branch pick-up/held mail services), and will also make them available via the OTPdirekt Internet service, the OTPdirekt Electra Terminal service, and within the framework of the OTP Corporate Digital Service.

The authenticated electronic bank account statement complies with the legal requirements, has an advanced electronic signature and a time stamp:

a) Electronic invoice: an invoice generated in electronic form and transmitted electronically.
b) Advanced electronic signature: an electronic signature that is
    - uniquely linked to the signatory,
    - capable of identifying the signatory,
    - created using electronic signature creation data that the signatory can, with a high level of confidence, use under his sole control,
    - linked to the data signed therewith in such a way that any subsequent change in the data is detectable.
c) Time-stamp: data in electronic form which binds other data in electronic form to a particular time establishing evidence that the latter data existed at that time.

Brief summary of the technical requirements of the use of the service and the technical characteristics of the system used:

Format of the electronic document: The format of the electronic document is independent of the operating system and the device, therefore, according to preliminary surveys, OTP Bank Plc. supports downloading with the well-known and widely used Adobe© Reader©* downloadable from the Internet free of charge, which is one of the most suitable tools for visual presentation of the document and verification of the electronic signature and time stamp. Namely, from version 7 onwards, Adobe© Reader© is able to check and display the electronic signature(s) and time stamp of any pdf document with standard tools if the settings are correct (with or without attachments). PDF auditing and display is a generally accepted international practice, which is described in more detail, inter alia, at the following website of Adobe: http://www.adobe.com/security/digsig.html. The Client is also entitled to use other software suitable for displaying the pdf file and/or electronic signature. OTP Bank Plc. is not liable for any damages arising from the use of any software used by the Client.
Each electronic document has an xml attachment, which, as regards the format of which, meets the relevant requirements of the Hungarian National Tax and Customs Administration. This attachment also contains the details of the bank account statement, in the layout as detailed in the annex to the Public Announcement.

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Retention period: OTP Bank Plc. retains the master copy of the authenticated electronic bank account statement – which is perfectly identical to the copies that can be downloaded by OTP Bank Plc.'s Clients – for the period specified in the applicable legislation. However, the authentication keys expire in a shorter time. However, statements with expired key remain documentary within the retention period, and the verification of the authenticity is ensured by the time stamp placed at the time of signing. There are no "original" and "copy" duplicates of the authenticated electronic document, the copies kept by OTP Bank Plc. and OTP Bank Plc.'s Clients are identical. OTP Bank Plc.'s clients may save and archive the authenticated document in their own electronic administration systems without any restrictions. Within the online reporting period, the electronic document can be downloaded from the electronic interface provided. Outside of the online data reporting period, but within the retention period, OTP Bank Plc. provides the document to its clients on a case-by-case basis, offline (via a suitable data carrier) by charging the fee specified in the respective Division Public Announcements.