



## ANNOUNCEMENT

### Annex D.1 TO THE INVESTMENT SERVICES BUSINESS REGULATIONS

## On the fees of services in the securities business line of OTP Bank Plc.

Effective from: **1 April 2025**

*Published on: 1 April 2025*

*The amendment of the Announcement was necessitated by the termination of reallocation and reinvestment orders for investment funds managed by OTP Alapkezelő Zrt. and OTP Ingatlan Alapkezelő Zrt., as well as the publication of the additional purchase commission charged for the Citadella Abszolút Hozamú Származtatott Befektetési Alap.*

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**Conditions of services in the securities business line of OTP Bank Plc.**  
**(Annex D.1 to the Investment Services Business Regulations)**

## **Content**

<b>A. ACCOUNT MANAGEMENT FEES</b>	<b>3</b>
I. Rate and due date of account management fees .....	3
II. Account management fee basis .....	10
III. The formula for calculating the fees:.....	10
IV. Principles for calculating account management fees and responsible custody fees.....	10
<b>B. FINANCIAL PLANNING SERVICE FEE</b>	<b>12</b>
<b>C. TRANSACTION FEES</b>	<b>12</b>
I. Special transactions free of charge.....	12
II. Primary distribution.....	13
III. Transfer, reconciliation.....	14
IV. OTC transactions .....	14
V. Stock exchange transactions (BSE, XETRA, other regulated markets) .....	15
VI. Standing purchase orders.....	22
VII. Open-end investment tickets <sup>6</sup> .....	23
<b>D. COMMISSIONS ON CASH FLOW AND HOW THEY ARE CHARGED</b>	<b>26</b>
<b>E. OTHER PROVISIONS</b>	<b>26</b>
<b>F. FOOTNOTES</b>	<b>28</b>

## A. ACCOUNT MANAGEMENT FEES

### I. Rate and due date of account management fees

		Fees						
Description		For securities held in a Standard Securities Account	For securities held in a securities account in the Premium and Premium Plus services, or when using the Savings Discount <sup>48</sup>	For securities registered in a securities account in the Premium NEXT services and for the Employee offer <sup>49</sup>	For Digital Private Banking and Private Banking Service Packages, if the OTP Private Banking Client's savings reach the Entry limit <sup>1</sup>	In the case of a Prestige Private Banking Service Package, if the OTP Private Banking Client's savings reach the Entry limit <sup>1, 46</sup>	Due date	
Opening and closing a securities account			Free of charge					
Normal Securities account management fee <sup>2,3,4,5,6</sup>	for the part below EUR 100,000	0.25% per annum, but at least HUF 1190 <sup>7</sup>	0.23% per annum, but at least HUF 306 <sup>7</sup>	0.21% per annum, but at least HUF 306 <sup>7</sup>	0.21% per annum	0.19% per annum	quarterly or at account closing	
	for the part below EUR 100,000	0.25% per annum, 0.18% per annum at a discount <sup>10</sup> , but min. HUF 1190 <sup>7</sup>	0.23% per annum, 0.16% per annum at a discount <sup>10</sup> , but min. HUF 306 <sup>7</sup>	0.21% per annum  0.16% per annum at a discount <sup>10</sup> , but min. HUF 306 <sup>7</sup>	0.09% per annum as a percentage of stocks	0.09% per annum as a percentage of stocks	quarterly or at account closing	
	For day T+X settlement units issued by OTP Fund Manager and OTP Real Estate Fund Manager				0.21% per annum	0.19% per annum		
	OTP Fund Manager and OTP Real Estate Fund Manager for T-day units				0.21% per annum	0.19% per annum	quarterly or at account closing	
for the part of and above EUR 100,000	0.11% per annum	0.1% per annum	0.1% per annum	0.09% per annum	up to HUF 49,999,999: 0.09% per annum from HU 50,000,000 to HUF 99,999,999: 0.06% per annum from HUF 100,000,000: to HUF 299,999,999: 0.05% per annum HUF 300,000,000 and above: 0.04% per annum	quarterly or at account closing		

*The amended provisions of this Annex, in italics and in grey, indicate the changes compared to Annex D1, which entered into force on 01 March 2024*

Description	Fees					Due date
	For securities held in a Standard Securities Account	For securities held in a securities account in the Premium and Premium Plus services, or when using the Savings Discount <sup>48</sup>	For securities registered in a securities account in the Premium NEXT services and for the Employee offer <sup>49</sup>	For Digital Private Banking and Private Banking Service Packages, if the OTP Private Banking Client's savings reach the Entry limit <sup>1</sup>	In the case of a Prestige Private Banking Service Package, if the OTP Private Banking Client's savings reach the Entry limit <sup>1, 46</sup>	
for the part of and above EUR 100,000  For day T and T+X settlement units issued by OTP Fund Manager and OTP Real Estate Fund Manager	0.11% per annum	0.1% per annum	0.1% per annum	0.09% per annum	up to HUF 49,999,999: 0.09% per annum from HUF 50,000,000 to HUF 99,999,999: 0.06% per annum from HUF 100,000,000 to HUF 299,999,999: 0.05% per annum HUF 300,000,000 and above: 0.04% per annum	quarterly or at account closing
For OTP shares	Free of charge					
for Series 2030/J, 2027/K, 2028/L, 2031/I, 2033/I, 2032/I Premium Hungarian Government Securities	Free of charge <sup>11</sup>					
Securities issued by an issuer in liquidation or dissolved, and units of the illiquid series of the OTP Orosz Részvény Alap (OTP Russian Equity Fund) Series "IL A", "IL B", "IL C"	Free of charge					
Share subscription	the securities account management fee/discount set out in the relevant Securities Prospectus will be charged					
<b>Account management fees for Long-Term Investment Securities Accounts (LTIA) and</b>	for the part below EUR 100,000	0.25% per annum, 0.18% per annum at a discount <sup>10</sup> , but min. HUF 1190 <sup>7</sup>	0.23% per annum, 0.16% per annum at a discount, <sup>10</sup> but min. HUF 306 <sup>7</sup>	0.21% per annum, 0.16% per annum at a discount, <sup>10</sup> but min. HUF 306 <sup>7</sup>	0.12% per annum	quarterly or at account closing

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<b>Pension Savings Accounts (PSA-D)</b> <sup>2,3,4,5,6</sup>	for the part below EUR 100,000 For day T+X settlement units issued by OTP Fund Manager and OTP Real Estate Fund Manager	0.25% per annum, 0.18% per annum at a discount, <sup>10</sup> but min. HUF 1190 <sup>7</sup>	0.23% per annum, 0.16% per annum at a discount, <sup>10</sup> but min. HUF 306 <sup>7</sup>	0.21% per annum, 0.16% per annum at a discount <sup>10</sup> , but min. HUF 306 <sup>7</sup>	0.09% per annum	quarterly or at account closing
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Description	Fees					Due date	
	For securities held in a Standard Securities Account	For securities held in a securities account in the Premium and Premium Plus services, or when using the Savings Discount <sup>48</sup>	For securities registered in a securities account in the Premium NEXT services and for the Employee offer <sup>49</sup>	For Digital Private Banking and Private Banking Service Packages, if the OTP Private Banking Client's savings reach the Entry limit <sup>1</sup>	In the case of a Prestige Private Banking Service Package, if the OTP Private Banking Client's savings reach the Entry limit <sup>1, 46</sup>		
<b>Account management fees for Long-Term Investment Securities Accounts (LTIA) and Pension Savings Accounts (PSA-D)</b> <sup>2,3,4,5,6</sup>	For day T settlement units issued by OTP Fund Manager and OTP Real Estate Fund Manager	0.25% per annum, 0.18% per annum at a discount, <sup>10</sup> but min. HUF 1190 <sup>7</sup>	0.23% per annum, 0.16% per annum at a discount, <sup>10</sup> but min. HUF 306 <sup>7</sup>	0.21% per annum, 0.16% per annum at a discount <sup>10</sup> , but min. HUF 306 <sup>7</sup>	0.12% per annum	quarterly or at account closing	
<b>Account management fees for Long-Term Investment Securities Accounts (LTIA) and Pension Savings Accounts (PSA-D)</b> <sup>2,3,4,6</sup>	for the part of and above EUR 100,000	0.11% per annum	0.1% per annum	0.1% per annum	0.09% per annum	up to HUF 49,999,999: 0.09% per annum from HUF 50,000,000 to HUF 99,999,999: 0.06% per annum from HUF 100,000,000 to HUF 299,999,999: 0.05% per annum HUF 300,000,000 and above: 0.04% per annum	quarterly or at account closing
	for the part of and above EUR 100,000 For day T and T+X settlement units issued by OTP Fund Manager and OTP Real Estate Fund Manager	0.11% per annum	0.1% per annum	0.1% per annum	0.09% per annum	up to HUF 49,999,999: 0.09% per annum from HUF 50,000,000 to HUF 99,999,999: 0.06% per annum from HUF 100,000,000 to HUF 299,999,999: 0.05% per annum HUF 300,000,000 and above: 0.04% per annum	quarterly or at account closing

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	For OTP shares	Free of charge	
	series 2030/J, 2027/K, 2028/L, 2031/I, 2033/I, 2032/I Premium Hungarian Government Securities	Free of charge <sup>11</sup>	
	Securities issued by an issuer in liquidation or dissolved, and units of the illiquid series of the OTP Orosz Részvény Alap (OTP Russian Equity Fund) Series "IL A", "IL B", "IL C"	Free of charge	
	Share subscription	the securities account management fee/discount set out in the relevant Securities Prospectus will be charged	

Description		Fees					Due date
		For securities held in a Standard Securities Account	For securities held in a securities account in the Premium and Premium Plus services, or when using the Savings Discount <sup>48</sup>	For securities registered in a securities account in the Premium NEXT services and for the Employee offer <sup>49</sup>	For Digital Private Banking and Private Banking Service Packages, if the OTP Private Banking Client's savings reach the Entry limit <sup>1</sup>	In the case of a Prestige Private Banking Service Package, if the OTP Private Banking Client's savings reach the Entry limit <sup>1, 46</sup>	
<b>Normal Securities Account, Long-Term Investment Securities Account (LTIA) and Pension Savings Account (PSA-D) account management fee of clients with an OTP Student Loan account</b>	for the part below EUR 100,000	0.19% per annum, but at least HUF 251 <sup>10</sup>					quarterly or at account closing
	for the part below EUR 100,000 For day T and T+X settlement units issued by OTP Fund Manager and OTP Real Estate Fund Manager	0.19% per annum, 0.18% per annum on a promotional basis but at least HUF 251 <sup>10</sup>					
	for the part of and above EUR 100,000	0.1% per annum					
	for the part of and above EUR 100,000 For day T and T+X settlement units issued by OTP Fund Manager and OTP Real Estate Fund Manager						
<b>For clients who choose the electronic notification method</b> (except for clients with an OTP Student Loan Account) the following discount will be deducted <u>from the quarterly minimum account maintenance fee</u> for the above securities accounts	for 1 electronic statement	HUF 82 <sup>9</sup>					
	for 2 electronic statements	HUF 179 <sup>9</sup>					
	for 3 electronic statements	HUF 306 <sup>9</sup>					
<b>Normal Securities Account, Long-Term Investment Securities Account (LTIA) management fee if opened</b>		Free of charge <sup>50</sup>					

<p>at OTP Internet and Mobilbank between 2025.03.01-2025.12.31</p> <p>Conditions:</p> <ul style="list-style-type: none"> <li>• In the case of a Normal Securities Account, the fee waiver applies if the customer does not yet have a Normal securities account at the start of the promotion.</li> <li>• If the account involved in the fee waiver action is terminated during the year, the account maintenance fee will be waived for the entire past quarters, and the time-proportional quarterly fee will be charged.</li> </ul>		
<p><b>START securities account management fee</b> Due to a change in the law, no new START securities account can be opened at OTP Bank from 1 October 2012</p>	Free of charge	
<p><b>Opening of a separate KELER sub-account (in addition to the normal securities account management fee)</b></p>	HUF 9.224 <sup>7</sup> and, in addition, HUF 829 <sup>7</sup> for each new security credited to a KELER sub-account (per ISIN code)	quarterly or at account closing

Description	Fees					Due date
	For securities held in a Standard Securities Account	For securities held in a securities account in the Premium and Premium Plus services, or when using the Savings Discount <sup>48</sup>	For securities registered in a securities account in the Premium NEXT services and for the Employee offer <sup>49</sup>	For Digital Private Banking and Private Banking Service Packages, if the OTP Private Banking Client's savings reach the Entry limit <sup>1</sup>	In the case of a Prestige Private Banking Service Package, if the OTP Private Banking Client's savings reach the Entry limit <sup>1</sup>	
KELER CCP Ltd. client segregated sub-account	[HUF 10,000] per market as defined in the General Business Rules of KELER CCP					monthly (the full monthly fee is payable for a fraction of a month, too)
Account maintenance fee for securities account with probate custody status	minimum fee according to the type of account					when due according to the type of account



<b>Account maintenance fee for a securities account with guardianship status</b>	fee according to the type of account	when due according to the type of account
<b>Responsible custody fee</b>  (For securities accounts with "responsible custody" and "responsible custody – migration" status, the account maintenance fee is waived.)	0.05% per annum, but at least HUF 1,843 <sup>7</sup>	quarterly or at account closing
<b>Forced sale / buy-in fee</b>	HUF 8,299 <sup>7</sup>	per sale/purchase
<b>Post-release fee from securities account</b>	1% of the net nominal value, but min. HUF 8,895 <sup>7</sup> , max. HUF 92,244 <sup>7</sup>	on request
<b>Subsequent certificates issued at the request of the client (statement of account, tax certificate, certificate of completion, transaction slip)</b>	HUF 921 <sup>7</sup>	on release

## II. Account management fee basis

The account maintenance fee for securities accounts and sub-accounts is based on the average market value of the securities held in the account. The securities account maintenance fee is charged quarterly in proportion to the number of actual days of record. The Bank applies a tiered calculation for the account management fee.

## III. The formula for calculating the fees:

**Account management fee base** = amount of securities \* period average portfolio valuation price \* period average MNB mid-market rate \* number of registration days / number of days in the fee payment period

**Fee applied for the fee-payment period:** (number of fee-payment days/number of days per year)\* % as per the announcement

where,

**Amount of securities:** nominal value (government bond, mortgage bond, bond, etc.) or number (share, certificate, unit certificate, compensation certificate, etc.)

**Period average portfolio valuation price:** the average of the Portfolio valuation prices established for the record dates of the securities held in the securities account during the fee payment period.

**Period average MNB mid-market rate:** the average of the MNB mid-market rates established for the record dates of the security held in the securities account in the primary distribution currency of the security during the fee payment period.

**Number of record days:** the number of record days of securities held in the securities account during the fee payment period

**Number of days of the fee payment period:** In the case of a quarterly charge, the number of days in the given quarter; in the case of an annual charge, the number of days in the given year; in the case of a periodic charge, the number of days in the period since the last charge was paid.

**% as per the announcement:** The fee rate corresponding to the portfolio band listed in Table I or the fee rate set out in the Announcement (Announcement on Interest Rates, Charges and Fees in the Prestige Private Banking Business, Announcement on Interest Rates, Charges and Fees in the Private Banking Business) corresponding to the client's categorisation.

**The calculated account management fee** is the account management fee base multiplied by the fee applied for the fee period.

## IV. Principles for calculating account management fees and responsible custody fees

1. The fee payment period applies to a calendar quarter. The account management fee is due pro rata temporis until the end of the month following the end of the calendar quarter or when the account is closed. In the case of securities accounts with "Responsible custody" and "Responsible custody – migration" status, the responsible custody fee is debited by the middle of the month following the end of each closed calendar quarter.
2. The account management fee is charged and debited for the entire fee payment period on the basis of the client's contract and cost setting in force on the balance date, i.e. the last day of the fee payment period.
3. We will inform the Client in advance of the exact amount and date of the account management fee on the last statement of each quarter. The Client shall also pay the account management fee for the live but drained securities account, which the Bank shall debit from the Client's securities account every quarter in accordance with Section IV/1.

In the case of the PSA-D and LTIA securities accounts, the statement is also sent out monthly.

In the case of securities accounts with "Responsible Custody" and "Responsible Custody – migration" status, since the Bank holds and manages the Client's assets without a valid legal relationship, the statement of account is not sent.

4. The account management fee **is automatically debited from the payment account linked to the securities account**. If the necessary liquidity for the payment of the account management fee is not available on the linked payment account within the prescribed time limit, the Bank may apply default measures on the basis of the Investment Services Business Regulations in force at the time.
5. We charge a minimum fee for maintaining a securities account, regardless of the amount of securities held in the account, which is not applicable on a pro rata temporis basis. If the account balance was "0" during the period, the minimum fee will be charged.
6. The registration of OTP shares is free of charge, regardless of the account type. On the positive balance from other securities held in the account, the securities account maintenance fee as set out in the announcement will be charged. The balance of OTP shares is not taken into account for the EUR 100,000 tier limit.
7. The EUR 100,000 tier limit for OTP clients who use a Standard, Premium, Premium Plus or Premium Next **services**, will be converted at the official euro exchange rate published by the MNB on the last banking day of the fee payment period. For accounts terminated within the fee payment period, the official euro exchange rate published by the MNB for the previous period will be used.
8. The EUR 100,000 tier limit for OTP Private Banking clients who have a Digital Private Banking and Private Banking Service Package or a Prestige Private Banking Service Package and whose savings reach the Entry limit will be converted at the OTP foreign exchange middle rate published on the last banking day of the fee payment period. For accounts terminated within a fee payment period, the rate set for the previous period shall apply.
9. The tier limit of EUR 100,000 is calculated separately for each securities account. After aggregation within a given securities account, the account management fees per security are calculated on a pro-rata basis for the portion of the account below and above the EUR 100,000 fee band pro-rated for the fee payment period.
10. The notification method can be declared until the last banking day of the month at any OTP Bank branch or via the OTPdirekt Internet service.
11. If the Client decides to open an individual sub-account (KELER named sub-account) pursuant to Section 336 of the Capital Market Act, OTP Bank shall pass on to the client the fees corresponding to the KELER fees. KELER's current Fee Schedule is available at [www.keler.hu](http://www.keler.hu). If the client decides to open a segregated client sub-account enabled by KELER CCP Ltd., OTP Bank will pass on to the client the fees corresponding to the KELER CCP fees. The current Fee Schedule of KELER CCP is available at [www.kelerkszf.hu](http://www.kelerkszf.hu).
12. The account management fee is charged for the period for which the fee is payable and when the account is closed, in accordance with the following principles:
  - a) Charged account management fee = calculated account management fee, if calculated fee > minimum fee
  - b) Charged account management fee = minimum fee if calculated fee < minimum fee
13. The projection base used in the calculation of the securities portfolio:

The average of the Portfolio Valuation Prices established for the record dates of the securities held in the securities account during the relevant fee payment period.

## B. FINANCIAL PLANNING SERVICE FEE

Description	Branch	OTPdirekt telephone banking service	OTPdirekt Internet service	OTPdirekt Broker service	Due date
<b>Financial Planning</b>					
Financial Planning Fee	HUF 14,836 <sup>7</sup> , but free of charge under a discount	not available		not available	Following Financial Planning

## C. TRANSACTION FEES

### I. Special transactions free of charge

Description	Branch	OTPdirekt telephone customer service	OTPdirekt Internet service	OTPdirekt Broker service	PB recorded phone call <sup>6</sup>	Due date
Charges for orders <b>to</b> or from a <b>START securities account</b> , except for transfers <sup>12</sup>	Free of charge	not available				
<b>Fee for a purchase order to a pension savings account</b> , if the purchase of securities is made from the amount in the cash account specified in the PSA	Free of charge					

## II. Primary distribution

Description			Branch	OTPdirekt telephone customer service	OTPdirekt Internet service	OTPdirekt Broker service	PB recorded phone call	Due date	
Primary offering of government securities		Government securities auction order fees <sup>13</sup>	1.0% of the exchange rate value,	not available				when placing an order	
		Tap issue <sup>14</sup>	Free of charge						
		Government securities subscription order <sup>14, 15</sup>	Free of charge						
Primary offerings of other securities (bonds, shares, structured securities) <sup>16</sup>		Auction order fee	up to 3.0% of the exchange rate value	not available					
		Fee for a subscription order <sup>15</sup>	maximum exchange rate value 3.0%						
Structured note distribution		Commission fee for redemption	not available				For Digital Private Banking and Private Banking Service Packages, if the OTP Private Banking Client's savings reach the Entry limit <sup>1</sup>	In the case of a Prestige Private Banking Service Package, if the OTP Private Banking Client's savings reach the Entry limit <sup>1</sup>	when placing an order
							1% of the strike price of the securities to which the order relates <sup>6</sup>		

### III. Transfer, reconciliation

Description		Branch	OTPdirekt telephone customer service	OTPdirekt Internet service	OTPdirekt Broker service	PB recorded phone call	Due date
Transfer fee	out-of-bank transfer	0.5% of exchange rate value <sup>17</sup> , minimum HUF 9,073 <sup>7</sup> , maximum HUF 90,713 <sup>7</sup> / securities movement		not available		0.5% of the exchange rate value <sup>17</sup> , minimum HUF 9,073 <sup>7</sup> , maximum HUF 90,713 <sup>7</sup> / movement of securities	when placing an order
	Hungarian government securities issued by the Hungarian State	<i>HUF 10.000<sup>7</sup> /securities movements, but on discount HUF6.000 / securities movement</i>		not available		<i>HUF 10.000<sup>7</sup> /securities movements, but on discount HUF6.000 / securities movement</i>	
	intra-bank translisting of securities	free of charge	not available				

### IV. OTC transactions

OTC government securities order	Free of charge	when placing an order
OTC bond order	Free of charge	

V. Stock exchange transactions (BSE, XETRA, other regulated markets)

Spot exchange brokerage fees <sup>6,22</sup>				For securities held in a Standard Securities Account	For Premium, Premium Plus and Premium Next services, or when using the Savings Discount <sup>48</sup>	For Digital Private Banking and Private Banking Service Packages, if the OTP Private Banking Client's savings reach the Entry limit <sup>1</sup>	In the case of a Prestige Private Banking Service Package, if the OTP Private Banking Client's savings reach the Entry limit <sup>1,46</sup>	Due date	
BSE orders <sup>20</sup>	For the purchase/sale of equity securities <sup>19</sup>	Branch (in case of PB, Branch + PB recorded phone call)	below HUF 40 million	1% <sup>8</sup> , minimum HUF 5,334 /EUR 11.36	0,85% <sup>8</sup> , minimum HUF 5,334 /EUR 11.36	0,65% <sup>8,21</sup> min. HUF 5,880 / EUR 14.35	0,50% <sup>8,21</sup> min. HUF 5,880 / EUR 14.35	when placing an order	
			for orders between HUF 40 and 100 million			0.35% <sup>21</sup>			
			for orders over HUF 100 million			0.25% <sup>21</sup>			
			except in the case of investment units, for the total portfolio			0.25% <sup>21</sup>			
		OTPdirekt telephone customer service		1% <sup>8</sup> , minimum HUF 5,334 /EUR 11.36	0,85% <sup>8</sup> , minimum HUF 5,334 /EUR 11.36				
		OTPdirekt Internet service and related OTPdirekt SmartBroker service	below HUF 30 million	0,70% <sup>8</sup> , min. HUF 1.649 / 4,02 EUR	0,585% <sup>8,21</sup> min. HUF 1.649 / 4,02 EUR	0,435% <sup>8,21</sup> min. HUF 1.649 / 4,02 EUR			
			for orders between HUF 30 and 100 million				0.35% <sup>21</sup>		
			for orders over HUF 100 million				0.25% <sup>21</sup>		
			except in the case of investment units, for the total portfolio				0.25% <sup>21</sup>		

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Spot exchange brokerage fees <sup>6,22</sup>				For securities held in a Standard Securities Account	For Premium, Premium Plus and Premium Next services, or when using the Savings Discount <sup>48</sup>	For Digital Private Banking and Private Banking Service Packages, if the OTP Private Banking Client's savings reach the Entry limit <sup>1</sup>	In the case of a Prestige Private Banking Service Package, if the OTP Private Banking Client's savings reach the Entry limit <sup>1,46</sup>	Due date	
BSE orders <sup>20</sup>	For the purchase/sale of equity securities <sup>18, 19</sup>	OTPdirekt Broker and related OTPdirekt SmartBroker service	below HUF 40 million	0.485%, min. HUF 550 / EUR 1.34		0.46% <sup>8,21</sup> min. HUF 550 <sup>8</sup> / EUR 1.34 <sup>8</sup>	0.35% <sup>8,21</sup> min. HUF 1,099 <sup>8</sup> / EUR 2.68 <sup>8</sup>	when placing an order	
			for orders between HUF 40 and 100 million						
			for orders over HUF 100 million						
			except in the case of investment units, for the total portfolio	-	0.25% <sup>21</sup>				
	In case of purchase/sale of securities included in the debt securities section <sup>19</sup>	Branch (for PB, Branch and PB recorded phone call)		0,7% <sup>8</sup> , min. HUF 1,764 <sup>7</sup> /EUR 4.30 <sup>7</sup>	It is the same as the rates applied for the purchase/sale of securities in the Equity section				
		OTPdirekt telephone customer service		0,7% <sup>8</sup> , min. HUF 1,764 <sup>7</sup> /EUR 4.30 <sup>7</sup>	It is the same as the rates applied for the purchase/sale of securities in the Equity section				
		OTPdirekt Internet service and related OTPdirekt SmartBroker service		0,7% <sup>8</sup> , min. HUF 1,649 <sup>8</sup> /EUR 4.02 <sup>8</sup>	It is the same as the rates applied for the purchase/sale of securities in the Equity section				
		OTPdirekt Broker and related OTPdirekt SmartBroker service		0,485% <sup>8</sup> , min HUF 550 <sup>8</sup> / EUR 1.34 <sup>8</sup>	It is the same as the rates applied for the purchase/sale of securities in the Equity section				
	Day-trade order	Branch (for PB, Branch + PB recorded phone call)		not available					
		OTPdirekt telephone customer service							
OTPdirekt Internet service and related OTPdirekt SmartBroker service									

*The amended provisions of this Annex, in italics and in grey, indicate the changes compared to Annex D1, which entered into force on 01 March 2024*



Spot exchange brokerage fees <sup>6,22</sup>			For securities held in a Standard Securities Account	For Premium, Premium Plus and Premium Next services, or when using the Savings Discount <sup>48</sup>	For Digital Private Banking and Private Banking Service Packages, if the OTP Private Banking Client's savings reach the Entry limit <sup>1</sup>	In the case of a Prestige Private Banking Service Package, if the OTP Private Banking Client's savings reach the Entry limit <sup>1, 46</sup>	Due date
BSE orders <sup>20</sup>	Day-trade order	OTPdirekt Broker and related OTPdirekt SmartBroker service		Purchase: free of charge Sale: 0,485 <sup>8</sup> %, min. HUF 550 / EUR 1.34			when placing an order
	Stock Exchange order modification fee	Branch (in case of PB, Branch + PB recorded phone call)		not available			
		OTPdirekt telephone customer service					
		OTPdirekt Internet service and related OTPdirekt SmartBroker service		HUF 443 / EUR 1.76 /			when placing an order
		OTPdirekt Broker and related OTPdirekt SmartBroker service					
	Stock Exchange order cancellation fee	Branch (for PB, Branch + PB recorded phone call)		HUF 888 / EUR 3.53 /			
		OTPdirekt telephone customer service					
		OTPdirekt Internet service and related OTPdirekt SmartBroker service		HUF 443 / EUR 1.76 /			
OTPdirekt Broker and related OTPdirekt SmartBroker service							
BSE Xtend market	For the purchase/sale of equity securities <sup>19,23</sup>	Branch (for PB, Branch + PB recorded phone call)	below HUF 40 million	not available	0,65% <sup>8,21</sup> min. HUF 5,880 <sup>7</sup> / EUR 14.35 <sup>7</sup>	0,50% <sup>8,21</sup> min. HUF 5,880 <sup>7</sup> / EUR 14.35 <sup>7</sup>	
			for orders between HUF 40 and 100 million		0.35% <sup>21</sup>		
			for orders over HUF 100 million		0.25% <sup>21</sup>		
		OTPdirekt telephone customer service	not available				

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Spot exchange brokerage fees <sup>6,22</sup>				For securities held in a Standard Securities Account	For Premium, Premium Plus and Premium Next services, or when using the Savings Discount <sup>48</sup>	For Digital Private Banking and Private Banking Service Packages, if the OTP Private Banking Client's savings reach the Entry limit <sup>1</sup>	In the case of a Prestige Private Banking Service Package, if the OTP Private Banking Client's savings reach the Entry limit <sup>1, 46</sup>	Due date			
BSE Xtend market	For the purchase/sale of equity securities <sup>19,23</sup>	OTPdirekt Internet service	below HUF 40 million	0,70% <sup>8</sup> , min.HUF 1,649 / EUR 4.02	0,585% <sup>8,21</sup> min. HUF 1,649 / EUR 4.02	0,435% <sup>8,21</sup> min. HUF 1,649 / EUR 4.02	when placing an order				
			for orders between HUF 40 and 100 million					0.35% <sup>21</sup>			
			for orders over HUF 100 million					0.25% <sup>21</sup>			
		OTPdirekt Broker	below HUF 40 million					0.485% <sup>8</sup> , min. HUF 550 / EUR 1.34	0,460% <sup>8,21</sup> min. HUF 550 <sup>8</sup> / EUR 1.34 <sup>8</sup>	0,435% <sup>8,21</sup> min. HUF 1,099 <sup>8</sup> / EUR 2.68 <sup>8</sup>	
			for orders between HUF 40 and 100 million								0.35% <sup>21</sup>
			for orders over HUF 100 million								0.25% <sup>21</sup>
	Day-Trade order	Branch (for PB, Branch + PB recorded phone call))	not available								
		OTPdirekt telephone customer service									
		OTPdirekt Internet service									
		OTPdirekt Broker service	Purchase: free of charge Sale: 0,485% <sup>8</sup> , min. HUF 550 / 1,34 EUR				when placing an order				

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Spot exchange brokerage fees <sup>6,22</sup>				For securities held in a Standard Securities Account	For Premium, Premium Plus and Premium Next services, or when using the Savings Discount <sup>48</sup>	For Digital Private Banking and Private Banking Service Packages, if the OTP Private Banking Client's savings reach the Entry limit <sup>1</sup>	In the case of a Prestige Private Banking Service Package, if the OTP Private Banking Client's savings reach the Entry limit <sup>1, 46</sup>	Due date
BSE Xtend market	Stock Exchange order modification fee	Branch (for PB, Branch + PB recorded phone call)		not available				
		OTPdirekt telephone customer service						
		OTPdirekt Internet service		HUF 443 / EUR 1.76				when placing an order
		OTPdirekt Broker service						
	Stock Exchange order cancellation fee	Branch (for PB, Branch + PB recorded phone call)		not available				
		OTPdirekt telephone customer service						
		OTPdirekt Internet service		HUF 443 / EUR 1.76				
		OTPdirekt Broker						
BSE XBond market	brokerage fee for spot buy and sell transactions <sup>19,23</sup>	PB recorded phone call	below HUF 40 million	not available	0,65% <sup>8,21</sup> min. HUF 5.880 / 14,35 EUR	0,5% <sup>8,21</sup> min.HUF 5.880 / 14,35 EUR	when placing an order	
			for orders between HUF 40 and 100 million		0.35% <sup>21</sup>			
			for orders over HUF 100 million		0.25% <sup>21</sup>			
XETRA orders (on the electronic trading market of Deutsche Börse AG)	Buy/sell stock exchange order, for OTP Private Banking clients with savings up to the Entry Limit, foreign stock and ETF (Exchange Traded Fund) trading fee	Branch (for PB, Branch + PB recorded phone call)	EUR 20 thousand and below	not available	0.85% <sup>21</sup> , min. EUR 55	0.5% <sup>21</sup> min EUR 55		

Spot exchange brokerage fees <sup>6,22</sup>				For securities held in a Standard Securities Account	For Premium, Premium Plus and Premium Next services, or when using the Savings Discount <sup>48</sup>	For Digital Private Banking and Private Banking Service Packages, if the OTP Private Banking Client's savings reach the Entry limit <sup>1</sup>	In the case of a Prestige Private Banking Service Package, if the OTP Private Banking Client's savings reach the Entry limit <sup>1, 46</sup>	Due date	
XETRA orders (on the electronic trading market of Deutsche Börse AG)	Buy/sell stock exchange order, for OTP Private Banking clients with savings up to the Entry Limit, foreign stock and ETF (Exchange Traded Fund)	Branch (for PB, Branch + PB recorded phone call)	over EUR 20 thousand	not available		0.7% <sup>21</sup>	0.5% <sup>21</sup>	when placing an order	
		OTPdirekt telephone customer service		not available					
		OTPdirekt Internet service and related OTPdirekt SmartBroker service		not available					
		OTPdirekt Broker and related OTPdirekt SmartBroker service		0.5%					when placing an order
	Stamp duty fee <sup>24</sup>	Branch (for PB, Branch + PB recorded phone call)		1.5% of the exchange value (in the currency in which the security is traded)					When claiming shares against dividends
		OTPdirekt telephone customer service		1.5% of the exchange value (in the currency in which the security is traded)					
		OTPdirekt Internet service and related OTPdirekt SmartBroker service		1.5% of the exchange value (in the currency in which the security is traded)					
		OTPdirekt Broker and related OTPdirekt SmartBroker service		not available					
	Stock Exchange order modification fee	Branch (for PB, Branch + PB recorded phone call)		not available		not available		when placing an order	
		OTPdirekt telephone customer service		not available		not available			
		OTPdirekt Internet service and related OTPdirekt SmartBroker service		not available		not available			
		OTPdirekt Broker and related OTPdirekt SmartBroker service		EUR 1.76		EUR 1.76		when placing an order	

<b>Spot exchange brokerage fees<sup>6,22</sup></b>				<b>For securities held in a Standard Securities Account</b>	<b>For Premium, Premium Plus and Premium Next services, or when using the Savings Discount<sup>48</sup></b>	<b>For Digital Private Banking and Private Banking Service Packages, if the OTP Private Banking Client's savings reach the Entry limit<sup>1</sup></b>	<b>In the case of a Prestige Private Banking Service Package, if the OTP Private Banking Client's savings reach the Entry limit<sup>1, 46</sup></b>	<b>Due date</b>
<b>XETRA orders</b>	<b>Stock Exchange order cancellation fee</b>	<b>Branch (for PB, Branch + PB recorded phone call)</b>		<b>not available</b>	<b>EUR 2.76</b>		<b>when placing an order</b>	
		<b>OTPdirekt telephone customer service</b>		<b>not available</b>				
		<b>OTPdirekt Internet service and related OTPdirekt SmartBroker service</b>		<b>not available</b>				
		<b>OTPdirekt Broker and related OTPdirekt SmartBroker service</b>		<b>EUR 1.76</b>	<b>EUR 1.76</b>		<b>when placing an order</b>	
<b>Other foreign regulated market trading (spot)</b>	<b>Brokerage fee</b>	<b>PB recorded phone call</b>	USD 25 thousand and below	<b>not available</b>	0.85% <sup>21</sup> ,	0.5% <sup>21</sup> ,		
			over USD 25 thousand		0.7% <sup>21</sup>	0,5% <sup>21</sup>		

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## VI. Standing purchase orders

Description	Branch	OTPdirekt telephone customer service	OTPdirekt Internet service	OTPdirekt Broker service	Due date
<b>Standing buy order</b>					
One-off fee for placing a standing buy order		HUF 2,766 <sup>7</sup> , but free of charge under a promotion <sup>9</sup>			when placing
Fee for modification and cancellation of a standing buy order		HUF 461 <sup>7</sup> , but free of charge in the context of a discount <sup>9</sup>			on modification or withdrawal
Fee for revocation of a standing buy order before the expiry of the recommended investment horizon for OTP Céldátum (OTP Target Date) Funds		HUF 14,676 <sup>7</sup>			on revocation
Transaction fee for a purchase transaction entered into under a standing buy order		The transaction fee for units for which a buy order can be placed under a standing buy order is equal to the commission for the purchase of units on the OTPdirekt internet service			when executing a buy order
<b>Investment units for which a buy order can be placed under a standing buy order; the preferential transaction fees of the weekly, monthly, quarterly buy order:</b>					
OTP Tőkegarantált Rövid Kötvény Alap units		HUF 0 <sup>9</sup>			when executing a buy order
OTP Céldátum 2025 Vegyes Alapba Fektető Alap OTP Céldátum 2030 Vegyes Alapba Fektető Alap OTP Céldátum 2035 Vegyes Alapba Fektető Alap OTP Céldátum 2040 Alapba Fektető Alap OTP Céldátum 2045 Alapba Fektető Alap OTP Céldátum 2050 Alapba Fektető Alap OTP Prémium Klasszikus Vegyes Alapok Alapja, OTP Prémium Kiegyensúlyozott Vegyes Alapok Alapja, OTP Prémium Növekedési Vegyes Alapok Alapja, OTP Prémium Pénzpiaci Alap, OTP Prémium Trend Klasszikus Vegyes Alapok Alapja, OTP Prémium Aktív Klasszikus Vegyes Alapok Alapja unit		HUF 0 <sup>9</sup>			
OTP Prémium Euró Vegyes Alapok Alapja unit		EUR 0 <sup>9</sup>			
OTP Optima Tőkegarantált Befektetési Alap OTP Maxima Kötvény Alap OTP Paletta Származtatott Vegyes Értékpapíralap, OTP Quality Származtatott Részvény Alap „A” sorozat, OTP Omega Fejlett Piaci Részvény Alapok Alapja „A” sorozat, OTP Planéta Feltörekvő Piaci Részvény Alapok Alapja „A” sorozat, OTP Ázsia Részvény Alapok Alapja „A” sorozat, OTP USA Részvény Alap „A” sorozat, OTP Török Részvény Alap „A” sorozat, OTP Afrika Részvény Alap „A” sorozat OTP Spectra Származtatott Alapba Fektető Alap befektetési jegy OTP Nyugat-Európai Részvény Alap „A” sorozat OTP Közép-Európai Származtatott Részvény Alap „B” sorozat unit		HUF 100 <sup>9</sup>			
OTP Euró Rövid Kötvény Alap OTP Közép-Európai Származtatott Részvény Alap „A” sorozat OTP Omega fejlett Piaci Részvény Alapok Alapja „B” sorozat, OTP Planéta Feltörekvő Piaci Részvény Alapok Alapja „B” sorozat, OTP Török Részvény Alap „C” sorozat, OTP Afrika Részvény Alap „C” sorozat, OTP Euró Ingatlanpiaci Alapok Alapja befektetési jegy OTP Ázsia Részvény Alapok Alapja „B” sorozat, OTP Nyugat-Európai Részvény Alap „B” sorozat OTP Multi Asset Konzervatív Alapba Fektető Alap OTP Multi Asset Kiegyensúlyozott Alapba Fektető Alap OTP Multi Asset Dinamikus Alapba Fektető Alap OTP USA Részvény Alap „C” sorozat, unit		EUR 0.5 <sup>9</sup>			
OTP Dollár Rövid Kötvény Alap, OTP Dollár Ingatlanpiaci Alapok Alapja befektetési jegy OTP Meta Származtatott Globális Kötvény Alap OTP USA Részvény Alap „B” sorozat unit		USD 0.5 <sup>9</sup>			

A standing buy order may **only** be placed for public open-ended units issued by OTP Fund Management Ltd. and OTP Real Estate Fund Management Ltd. **listed in the table above**. The above preferential transaction fees do not apply to a single purchase transaction entered into under a standing buy order.

**No standing buy orders can be placed via OTPdirekt SmartBroker.**

## VII. Open-end investment tickets<sup>6</sup>

Description	Branch	OTPdirekt telephone customer service, PB for PB recorded phone call	OTPdirekt Internet and Internetbank service <sup>26</sup>	OTPdirekt Broker and Mobile Banking service <sup>26</sup>	Due date
<b>Units of the investment fund managed by OTP Fund Management Ltd. and OTP Real Estate Fund Management Ltd.<sup>32,33</sup></b>					
<b>OTP Prémium Pénzpiaci Alap investment units</b>					
buying commission	HUF 600		HUF 300		when placing an order
redemption, reallocation <sup>28</sup> , reinvestment commission <sup>28</sup>	HUF 1200		HUF 600		
<b>OTP Tőkegarantált Rövid Kötvény Alap investment units</b>					
buying commission	0,15%, maximum 10.000 HUF <sup>8</sup> , but maximum 800 HUF at a discount		0,1%, maximum 10.000 HUF <sup>8</sup> , but maximum 500 HUF at a discount		when placing an order
redemption, reallocation <sup>28</sup> , reinvestment commission <sup>28</sup>	0,15%, maximum 10.000 HUF <sup>8</sup> , but maximum 800 HUF at a discount		0,1%, maximum 10.000 HUF <sup>8</sup> , but maximum 500 HUF at a discount		
<b>OTP Optima Tőkegarantált Kötvény Alap, OTP Euró Rövid Kötvény Alap és OTP Dollár Rövid Kötvény Alap investment units<sup>7</sup></b>					
buying commission	0,2%, maximum 10.000 HUF <sup>8</sup> , but maximum 1200 HUF at a discount		0,15%, maximum 10.000 HUF <sup>8</sup> , but maximum 600 HUF at a discount		when placing an order
redemption, reallocation <sup>28</sup> , reinvestment commission <sup>28</sup>	0,2%, maximum 10.000 HUF <sup>8</sup> , but maximum 2500 HUF at a discount		0,15%, maximum 10.000 HUF <sup>8</sup> , but maximum 1200 HUF at a discount		
In the event of redemption of <b>OTP Optima Tőkegarantált Kötvény Alap</b> , units within 7 calendar days or transfer from the Fund, the Bank will charge an additional 0.5% redemption commission, which will be paid to the Fund.					
<b>OTP Euró Rövid Kötvény Alap, OTP Dollár Rövid Kötvény Alap investment units</b>					
buying commission	0,15%, maximum 25 EUR/USD <sup>8</sup> , but maximum 7.5 EUR/USD at a discount		0,1%, maximum 25 EUR/USD <sup>8</sup> , but maximum 5 EUR/USD at a discount		when placing an order
redemption, reallocation <sup>28</sup> , reinvestment commission <sup>28</sup>	0,15%, maximum 25 EUR/USD <sup>8</sup> , but maximum 10EUR/USD at a discount		0,1%, maximum 25 EUR/USD <sup>8</sup> , but maximum 7.5 EUR/USD at a discount		
<b>Investment tickets of long and free duration bond funds series in HUF<sup>31</sup></b>					
buying commission	0,4%, maximum HUF 20.000 <sup>47</sup> , but maximum HUF 4.000 at a discount <sup>9</sup>		0,3%, maximum HUF 20.000 <sup>47</sup> , but maximum HUF 4.000 at a discount <sup>9</sup>		when placing an order
redemption, reallocation <sup>28</sup> , reinvestment commission <sup>28</sup>	0,4%, maximum HUF 20.000 <sup>47</sup> , but maximum HUF 4.000 at a discount <sup>9</sup>		0,3%, maximum HUF 20.000 <sup>47</sup> , but maximum HUF 4.000 at a discount <sup>9</sup>		
<b>Investment tickets of long and free duration bond funds series in foreign currency<sup>31</sup></b>					
buying commission	0,4%, maximum 138,4 USD/EUR <sup>47</sup> , but maximum 25 USD/EUR <sup>9</sup> at a discount		0,3%, maximum 138,4 USD <sup>47</sup> , but maximum 25 USD/EUR <sup>9</sup> at a discount		when placing an order
redemption, reinvestment commission <sup>28</sup>	0,4%, maximum 50 USD/EUR <sup>47</sup> , but maximum 25 USD/EUR <sup>9</sup> at a discount		0,3%, maximum 50 USD/EUR <sup>47</sup> , but maximum 25 USD/EUR <sup>9</sup> at a discount		
<b>Investment tickets of mixed funds<sup>31</sup></b>					
buying commission	0,4%, maximum HUF 20.000/ 50 EUR/USD <sup>47</sup> , but maximum HUF 4.000/ 10 EUR/USD at a discount		0,4%, maximum HUF 20.000/ 50 EUR/USD <sup>47</sup> , but maximum HUF 4.000/ 10 EUR/USD at a discount		when placing an order
redemption, reallocation <sup>28</sup> , reinvestment commission <sup>28</sup>	0,4%, maximum HUF 20.000/ 50 EUR/USD <sup>47</sup> , but maximum HUF 4.000/ 10 EUR/USD at a discount		0,4%, maximum HUF 20.000/ 50 EUR/USD <sup>47</sup> , but maximum HUF 4.000/ 10 EUR/USD at a discount		
<b>Céldátum Alapok investment units<sup>31</sup></b>					
buying commission	0,4%, maximum HUF 20.000 / 50EUR/USD <sup>47</sup> , but can only be purchased under a Standing Buying Order, which is available at a discount of HUF 0 <sup>9</sup> .		0,3%, maximum HUF 20.000 / 50EUR/USD <sup>47</sup> , but can only be purchased under a Standing Buying Order, which is available at a discount of HUF 0 <sup>9</sup>		when placing an order
redemption commission <sup>27</sup>	1,5%, but maximum HUF 20.466 <sup>7</sup>		1%, but maximum HUF 19.125 <sup>7</sup>		
<b>Investment tickets of real estate funds (direct, indirect) series in HUF<sup>31</sup></b>					
buying commission	0,4%, maximum HUF 20.000 <sup>47</sup> , but maximum HUF 4.000 at a discount <sup>9</sup>		0,3%, maximum HUF 20.000 <sup>47</sup> , but maximum HUF 4.000 at a discount <sup>9</sup>		when placing an order
redemption commission <sup>27</sup>	0,4%, maximum HUF 20.000 <sup>47</sup> , but maximum HUF 4.000 at a discount <sup>9</sup>		0,3%, maximum HUF 20.000 <sup>47</sup> , but maximum HUF 4.000 at a discount <sup>9</sup>		

Except the buying commission and redemption of OTP PRIME real estate fund units series „A”	1,5%, but up to HUF 82.836 at a discount <sup>9</sup>	1,5%, but up to HUF 77.412 at a discount <sup>9</sup>	
In the case of redemption of units of <b>OTP Ingatlanbefektetési Alap</b> serie "A" with advance redemption, the redemption commission of the advance redemption credited on the day of the order: 1.5% <sup>33</sup>			
In the case of redemption of units of <b>OTP Ingatlanbefektetési Alap</b> serie "B" with advance redemption, the redemption commission of the advance redemption credited on the day of the order: 2.5% <sup>33</sup>			
In case of redemption of <b>OTP Ingatlanbefektetési Alap</b> serie „A” units within 274 calendar days, the Bank will charge an additional 1.75% commission to the price value, which will be paid to the Fund <sup>27</sup>			
In case of redemption of units of the <b>OTP Ingatlanvilág Alapok Alapja</b> within 274 calendar days, the Bank will charge an additional commission of 1.75% to the price value, which will be paid to the Fund <sup>27</sup>			
In the case of redemption orders for <b>OTP PRIME Ingatlanbefektetési jegy (OTP PRIME Real Estate Investment Fund units)</b> serie “A” with value dates between 01/01/2023 and 30/11/2025, the Bank will charge an additional 10% commission to the price value, on top of the redemption commission, which will be paid to the Fund. For redemption orders with value dates between 01/12/2025 and 31/12/2025, the 10% extra commission will not be charged for redemption orders.			
In the case of redemption orders for <b>OTP PRIME Real Estate Investment Fund units</b> Series "I" with value dates between 01/01/2022 and 30/11/2026, the Bank will charge an additional 10% commission to the price value, which will be paid to the Fund. For redemption orders with a value date between 01/12/2026 and 31/12/2026, the 10% extra commission will not be charged.			
<b>Investment tickets of real estate funds (direct, indirect) series in foreign currency<sup>31</sup></b>			
buying commission	0,4%, maximum 50 USD/EU <sup>7</sup> , but maximum 25 USD/EUR <sup>9</sup> at a discount	0,3%, maximum 50 EUR/US <sup>7</sup> , but maximum 10 EUR/USD at a discount <sup>9</sup>	when placing an order
redemption commission <sup>27</sup>	0,4%, maximum 50 USD/EUR	0,3%, maximum 50 EUR/USD <sup>47</sup>	
Except the buying commission and redemption of OTP PRIME Euró Ingatlanpiaci Alapok Alapja	1%, but up to 273,97 EUR at a discount <sup>9</sup>	1%, but up to 256 EUR at a discount <sup>9</sup>	
In case of redemption of <b>OTP Euró Ingatlanpiaci Alapok Alapja</b> units within 274 calendar days, the Bank will charge an additional 1.75% commission to the price value, which will be paid to the Fund <sup>27</sup>			
In case of redemption of <b>OTP Dollár Ingatlanpiaci Alapok Alapja</b> units within 274 calendar days, the Bank will charge an additional 1.75% commission to the price value, which will be paid to the Fund <sup>27</sup>			
In the case of <b>units of the Fund investing in OTP PRIME Euró Ingatlanpiaci Alapok Alapja</b> , the Bank will charge an additional 10% commission to the price value for redemption orders with a value date between 01/01/2022 and 30/11/2025, which will be paid to the Fund. For redemption orders with a value date between 01/12/2025 and 31/12/2025, the 10% extra commission will not be charged.			
<b>Investment tickets of absolute return funds<sup>31</sup></b>			
buying commission	0,6%, maximum HUF 20.000 / 50 EUR/USD, but maximum HUF 15.000/35 EUR/USD at a discount <sup>9</sup>	0,4%, maximum HUF 20.000 / 50 EUR/USD, but maximum HUF 15.000/35 EUR/USD at a discount <sup>9</sup>	when placing an order
redemption, reallocation <sup>28</sup> , reinvestment commission <sup>28</sup>	0,6%, maximum HUF 20.000 / 50 EUR/USD, but maximum HUF 15.000/35 EUR/USD at a discount <sup>9</sup>	0,4%, maximum HUF 20.000 / 50 EUR/USD, but maximum HUF 15.000/35 EUR/USD at a discount <sup>9</sup>	
<b>Investment tickets of commodity funds<sup>31</sup></b>			
buying commission	0,75%, maximum HUF 20.000 / 50 EUR, but maximum HUF 15.000 / 35 EUR at a discount <sup>9</sup>	0,45%, maximum HUF 20.000 / 50 EUR, but maximum HUF 15.000 / 35 EUR at a discount <sup>9</sup>	when placing an order
redemption, reallocation <sup>28</sup> , reinvestment commission <sup>28</sup>	0,75%, maximum HUF 20.000 / 50 EUR, but HUF 15.000 / 35 EUR at a discount <sup>9</sup>	0,4%, maximum HUF 20.000 / 50 EUR, but maximum HUF 15.000 / 35 EUR at a discount <sup>9</sup>	
<b>Investment tickets of equity funds<sup>31</sup></b>			
buying commission	0,9%, maximum HUF 36.102 / 120,34 EUR, but maximum HUF 15.000 / 35 EUR at a discount <sup>9</sup>	0,7%, maximum HUF 36.102 / 120,34 EUR, but maximum HUF 15.000 / 35 EUR at a discount <sup>9</sup>	when placing an order
redemption, reallocation <sup>28</sup> , reinvestment commission <sup>28</sup>	0,9%, maximum HUF 36.102 / 120,34 EUR, but maximum HUF 15.000 / 35 EUR at a discount <sup>9</sup>	0,7%, maximum HUF 36.102 / 120,34 EUR, but maximum HUF 15.000 / 35 EUR at a discount <sup>9</sup>	
Except the buying commission and redemption fees of the OTP CETOP Index követő UCITS ETF Alap units <sup>45</sup>	5%	not available	when placing an order
In case of cash purchases of the OTP CETOP Index Követő UCITS ETF Alap units in the Fund's currency in the context of continuous distribution, the Bank charges an additional 10% commission, which is paid to the Fund.			



Description	Branch	OTPdirekt telephone customer service, PB for PB recorded phone call	OTPdirekt Internet and, Internetbank service <sup>26</sup>	OTPdirekt Broker and Mobile Banking service <sup>26</sup>	Due date
<b>Fee for the distribution of units of funds managed by HOLD Alapkezelő Ltd. and VIG Befektetési Alapkezelő Magyarország Ltd., for clients with Premium Service Contract, Digital Private Banking and Private Banking Service Package and Prestige Private Banking Service Package, if the savings of the OTP Private Banking Client reach the Entry limit<sup>1, 40</sup></b>					
<b>Investment tickets of bond funds</b>					
buying commission	1,35%, maximum HUF 95.836 or maximum 239,59 EUR / 263,48 USD / 175,8 GBP / 31.918,45 JPY <sup>3</sup>		not marketable		when placing an order
redemption commission <sup>41,42</sup>	1,35%, maximum HUF 20.000 / maximum 50 EUR/USD/GBP/JPY <sup>3</sup>		not marketable		
<b>Investment tickets of mixed funds</b>					
buying commission	2,35%, maximum HUF 95.836 or maximum 239,59 EUR / 263,48 USD / 175,8 GBP / 31.918,45 JPY <sup>3</sup>		not marketable		when placing an order
redemption commission <sup>41,42</sup>	2,35%, maximum HUF 20.000 / maximum 50 EUR/USD/GBP/JPY <sup>3</sup>		not marketable		
<b>Investment tickets of equity funds</b>					
buying commission	2,35%, maximum HUF 95.836 or maximum 239,59 EUR / 263,48 USD / 175,8 GBP / 31.918,45 JPY <sup>3</sup>		not marketable		when placing an order
redemption commission <sup>41,42</sup>	2,35%, maximum HUF 20.000 / maximum 50 EUR/USD/GBP/JPY <sup>3</sup>		not marketable		

Description	Branch	OTPdirekt telephone customer service, PB for PB recorded phone call	OTPdirekt Internet and Internetbank service <sup>26</sup>	OTPdirekt Broker and Mobile Banking service <sup>26</sup>	Due date
<b>Fee for the distribution of units of funds managed by foreign fund managers Accorde Alapkezelő Ltd. and Franklin Templeton, Schrodgers, BlackRock, BNP Paribas, PIMCO, Fidelity, JPMorgan Chase, UBS for clients with Premium Contract, Digital Private Banking and Private Banking Service Package and Prestige Private Banking Service Package, if the savings of the OTP Private Banking Client reach the Entry limit<sup>1, 40</sup></b>					
<b>Investment tickets of bond funds</b>					
buying commission	1,35%, maximum HUF 95.836 or maximum 239,59 EUR / 263,48 USD / 175,8 GBP / 31.918,45 JPY <sup>3</sup>		not marketable		when placing an order
redemption commission <sup>43,44</sup>	1,35%, maximum HUF 20.000 / maximum 50 EUR/USD/GBP/JPY <sup>3</sup>		not marketable		
<b>Investment tickets of mixed funds</b>					
buying commission	2,35%, maximum HUF 95.836 or maximum 239,59 EUR / 263,48 USD / 175,8 GBP / 31.918,45 JPY <sup>3</sup>		not marketable		when placing an order
redemption commission <sup>43,44</sup>	2,35%, maximum HUF 20.000 / maximum 50 EUR/USD/GBP/JPY <sup>3</sup>		not marketable		
<b>Investment tickets of equity funds</b>					
buying commission	2,35%, maximum HUF 95.836 or maximum 239,59 EUR / 263,48 USD / 175,8 GBP / 31.918,45 JPY <sup>3</sup>		not marketable		when placing an order
redemption commission <sup>43,44</sup>	2,35%, maximum HUF 20.000 / maximum 50 EUR/USD/GBP/JPY <sup>3</sup>		not marketable		

No orders to buy or sell fund units can be placed via the OTPdirekt Smartbroker service. *The orders to reallocation or reinvestment fund units are not available from the 1st of April 2025.*

## D. COMMISSIONS ON CASH FLOW AND HOW THEY ARE CHARGED

1. In the case of securities accounts held for Clients to which one of the authorised payment account or foreign currency account schemes listed in Section 14 of the Supplementary Announcement has been linked, the amount of the payment commission (cash withdrawal and transfer fees, etc.) to be charged shall be regulated by the bank account announcement (and the account type within it) corresponding to the linked payment account scheme or account package from among the announcements listed in Section I.2.
2. In the case of securities accounts held for commercial bank Clients, which are not linked to an OTP payment account for the settlement of cash transactions, the payment commission (cash withdrawal and transfer fees, etc.) to be charged is equal to the payment commission rates applicable to the payment account or foreign currency account listed in the payment account notice for the type of Client from the announcements listed below:
  - II. Announcement on the interest rates and charges of the retail payment accounts (bank accounts)
  - III. OTP Smart account package Announcement (for contracts concluded by 31 December 2014)
  - IV. OTP Smart account package Announcement (for contracts concluded after 1 January 2015)
  - V. ANNOUNCEMENT on the costs of the Pension Savings Account, the Long-Term Investment Securities Account, the Long-Term Investment Securities Account FX Cash Account and the Bail Money Account
  - VI. Announcement on commissions, fees and charges applicable to HUF and foreign-currency accounts of micro and small enterprises
  - VII. ANNOUNCEMENT – On commissions, fees and charges applicable to HUF and foreign-currency accounts of micro and small enterprises, with the application of a turnover-based special charge
  - VIII. ANNOUNCEMENT on the commissions, fees and charges applicable to the cash account of the Condominium Long-Term Investment Account and the Condominium Securities Long-Term Investment Account the commissions, fees and charges applicable to your money account
  - IX. Announcement on commissions, fees and charges applicable to the HUF and foreign currency accounts of domestic and foreign medium and large corporate customers, public service organisations and water utilities
  - X. Announcement on commissions, fees and charges applicable to the HUF and foreign currency accounts of domestic financial institutions(B), domestic and foreign medium and large corporate customers, public service organisations and water utilities, WITH THE APPLICATION OF A TURNOVER-BASED SPECIAL CHARGE
  - XI. Announcement on the rates of commissions and fees for services related to forint accounts, credit, loan and guarantee transactions of the local government customers
  - XII. STATEMENT OF COMMISSION AND CHARGES ON FORMAL EXCEPTIONAL CHARGES for services related to forint accounts of the local government clientele, commission and charges for services related to credit, loan and guarantee transactions
  - XIII. ANNOUNCEMENT on charges and turnover commissions on foreign currency accounts of local government customers
  - XIV. ANNOUNCEMENT on charges and turnover commissions on foreign currency accounts of local government customers, WITH THE APPLICATION OF A TURNOVER-BASED SPECIAL CHARGE

## E. OTHER PROVISIONS

1. For detailed information on the conditions for the ordering and execution of individual transactions, the scope and use of eligible collateral, the settlement and clearing rules for units, the payment account arrangements that can be linked to a securities account, the securities that have become invalid, complex products and the risk rating of securities, please consult the **Supplementary Announcement**, which can be obtained from the branches involved in securities distribution or can be accessed at [www.otpbank.hu](http://www.otpbank.hu). The Bank may pass on to the Client any costs and fees incurred in connection with the provision of the service but not specified in this Announcement.
2. The Bank provides information on [www.otpbank.hu](http://www.otpbank.hu) on any tax liability that may arise in connection with the transaction relating to the financial instrument covered by the contract and:
  - a) which is deducted or accounted for by the Bank, or
  - b) which is not paid through the Bank.
3. For more information, please ask for the **Investment Services Business Regulations**, other business regulations and announcements referred to therein, in particular the **Supplementary Announcement** and the **Standard Prior**

**Information Note** at our branches involved in securities distribution (information on branches is available at <https://www.otpbank.hu/portal/hu/Kapcsolat/Fiokkereso>) or you can access them through [www.otpbank.hu](http://www.otpbank.hu).

4. The Default Interest rate for both HUF and other currencies is the base rate of the issuing central bank for the given currency on the date of default + 6% per annum for the entire period of default. If the central bank's base rate indicates an interest rate band, the upper level is the relevant one. If the base rate set by the issuing central bank for the currency in question is negative, its value does not reduce the 6% per annum surcharge charged by the Bank on top of the base rate of the central bank concerned.

5. Other payment obligations (e.g. fees, taxes, duties, stamp duty, costs):

The Bank draws the Client's attention to the fact that in connection with an order for a product listed on a regulated market abroad, there may be unforeseen situations when, in addition to the brokerage fee set out in this announcement and in the other announcements and condition lists referred to in this announcement, there may be additional fees or costs for the execution of the order, which the Bank will inform the Client about.

If, in the course of the execution of the order, other payment obligations are enforced in relation to the financial instrument concerned on the basis of the individual transaction, the Bank shall charge the amount to the Client and the Client shall be obliged to pay the amount.

The other payment obligation is determined in the currency of the trading or distribution of the financial instrument concerned by the transaction.

6. The stated amount of the Agency fee (brokerage fee) includes the amount of the fee(s) and costs charged by BSE, Keler Ltd. and other stock exchanges and clearing houses for the individual transaction.

## F. FOOTNOTES

- <sup>1</sup> The Entry limit (savings of HUF 20 million at the entry into force of Annex D1) means the term defined in the Announcement on the Interest Rates, Costs and Fees of the OTP Private Banking service. For savings below the Entry limit (HUF 20 million), the account management and order rates for OTP Private Banking clients are the same as the Standard retail rates
- <sup>2</sup> For OTP Private Banking clients with Digital Private Banking and Private Banking Service Packages or with a Prestige Private Banking Service Package and savings reaching the Entry limit, the account management fee discount applies to the securities accounts of clients in OTP Private Banking status at the end of the billing period
- <sup>3</sup> For the portion below EUR 100 thousand, the fee calculation is determined according to the tiered fee calculation for OTP Private Banking clients with Digital Private Banking and Private Banking Service Packages or with a Prestige Private Banking Service Package and savings reaching the Entry limit
- <sup>4</sup> For the part of EUR 100 thousand and above, the fee calculation is determined according to the threshold fee calculation for OTP Private Banking clients with Digital Private Banking and Private Banking Service Packages or with a Prestige Private Banking Service Package and savings reaching the Entry limit
- <sup>5</sup> Municipal customers are charged the reduced 0.11% fee on the total stock until further notice
- <sup>6</sup> For OTP Private Banking customers with Digital Private Banking and Private Banking Service Packages or with a Prestige Private Banking Service Package and savings reaching the Entry limit, the promotion will be valid from 01 March 2023 until 31 December 2023 or until revoked. The Bank is entitled to adjust the amount of the fee in line with the inflation rate changes as published by the HCSO (Hungarian Central Statistical Office). (According to previous years' practice, the HCSO has published the relevant inflation data in the first quarter of each year).
- <sup>7</sup> Pursuant to Section A.I.5.5 of the Investment Services Business Regulations, the fees in it indicated will automatically increase from 1 March 2025 by the rate of inflation of 3,7% for 2024, as published by the HCSO (Hungarian Central Statistical Office) in January 2025, while the percentage fees set remaining unchanged.
- <sup>8</sup> Based on point A.I.5.4.a of the Business Regulations for the Investment Services Business, the indicated fees will be increased or changed from March 1, 2025. A.I.5.4 of the Investment Services Business Regulations. OTP Bank is entitled to unilaterally modify the other conditions of the contract, including the fees, unfavorable to the Customer, in the event of a change in legislation containing a provision governing the legal relationship of the Parties falling under the scope of the Terms of Business (including, in particular, but not exclusively, establishing public liability for transactions or financial instruments covered by these Terms of Business)
- <sup>9</sup> The discount will be valid until revoked, but at the latest until the last day of the month following the publication of the 2025 inflation rate by the HCSO (Hungarian Central Statistical Office).
- <sup>10</sup> The discounted account management fees are valid from 01/04/2023 until revoked. The discount does not apply to the minimum fee for the Normal Securities Account, LTIA and PSA-D accounts linked to Student Loan Accounts.
- <sup>11</sup> The Bank will provide the discount from 01/04/2023 until revoked.
- <sup>12</sup> In the case of a START securities account, transfers can only be made to the Hungarian State Treasury in the form of government securities and cash.
- <sup>13</sup> In the case of an auction, the commission fee is based on the exchange value of the transaction (nominal value x gross exchange rate).
- <sup>14</sup> The Retail Government Securities issued through subscription (1-Year Hungarian Government Security, Hungarian Government Security Plus) and through tap issue (Premium Hungarian Government Securities, Bonus Hungarian Government Securities, Fixed Hungarian Government Securities) are now available through OTP's new internet banking and mobile application services.
- <sup>15</sup> Using the OTPdirekt Telephone, PB recorded phone, OTPdirekt Internet and OTPdirekt Broker services, subscription orders can be placed if the marketing documents of the financial instrument allow it.
- <sup>16</sup> The subscription/auction brokerage fee(s) applicable to each primary placement will be announced in the relevant individual announcement of the applicable individual pricing. OTP Bank Plc. is entitled to determine the subscription order fee/auction brokerage fee applicable to a given primary placement by sales channel and client segment.
- <sup>17</sup> The projection bases (exchange rate value) used for the calculation of the transfer cost:  
The valuation of listed shares, exchange-traded units, corporate bonds and mortgage bonds and the calculation of the exchange value is based on the previous day's closing price, or, in the absence of this, on the last available closing price, or, in the absence of this, on the nominal value.  
Unquoted units are valued at the net asset value of the day.  
Other unlisted securities are valued at par value.  
In the case of securities traded in a currency other than HUF, the transfer fee calculated in other currencies will be converted into HUF at the daily OTP foreign exchange mid-rate.
- <sup>18</sup> The projection bases (exchange rate value) used for the calculation of the transfer cost:  
The valuation of listed shares, exchange-traded units, corporate bonds and mortgage bonds and the calculation of the exchange value is based on the previous day's closing price, or, in the absence of this, on the last available closing price, or, in the absence of this, on the nominal value.  
Unquoted units are valued at the net asset value of the day.  
Other unlisted securities are valued at par value.  
In the case of securities traded in a currency other than HUF, the transfer fee calculated in other currencies will be converted into HUF at the daily OTP foreign exchange mid-rate.
- <sup>19</sup> For OTP Private Banking clients with Digital Private Banking and Private Banking Service Packages or with a Prestige Private Banking Service Package and savings up to the Entry Limit, the Bank will offer a discount on the fees within the framework of a promotion running from 01 March 2023 until 31 December 2023 or until its withdrawal.
- <sup>20</sup> Including OTC auction BSE orders, unless otherwise provided in the relevant Announcement.
- <sup>21</sup> For OTP Private Banking clients with Digital Private Banking and Prestige Private Banking Service Packages or with a Prestige Private Banking Service Package and savings up to the Entry Limit, the projection basis is the completed stock exchange price (units x strike price).

<sup>22</sup> For securities registered in a standard securities account, Premium, Premium Plus and Premium Next services, the projection basis is the completed stock exchange price (units x strike price).

<sup>23</sup> For OTP Private Banking clients with a Digital Private Banking and Private Banking Service Package or a Prestige Private Banking Service Package and savings up to the Entry Limit, the brokerage fees for spot buy and sell transactions on the BSE Xtend market apply to Share.

<sup>24</sup> In the case of dividend payments on foreign shares, if the client requests a number of shares equal to the amount of the dividend, 1.5% of the value of the dividend will be charged as stamp duty. The stamp duty fee is charged by the issuer to the Bank, so this fee is automatically passed on to the client by the Bank at the same time as the share is credited.

<sup>25</sup> Deleted

<sup>26</sup> Orders for one-off purchases and redemptions of units of OTP Funds in the context of continuous distribution can be placed via the new OTP internet and mobile banking service.

<sup>27</sup> When calculating the redemption commission of the Funds, the Bank does not include the date of crediting (entry) and debiting (withdrawal) of the units to the securities account in the period until redemption. E.g. in the case of the OTP Optima Fund, 7 calendar days means that 7 full calendar days must elapse after the purchase of the security, and only on the 8th day can the units be redeemed without commission.)

<sup>28</sup> Deleted.

<sup>29</sup> Deleted.

<sup>30</sup> Deleted.

<sup>31</sup>

<b>Investment fund managed by OTP Fund Management Ltd. and OTP Real Estate Fund Management Ltd by categories</b>
<b>Long and free duration bond funds</b>
<i>OTP EMEA Származtatott Kötvény Alap<sup>35</sup> series "A" and "I" (serie "I"<sup>34</sup> only for institutional investors)</i>
OTP Maxima kötvény Alap
OTP Stratégiai Euró Kötvény Alap <sup>35</sup> series "A" and "B"
<i>OTP Meta Származtatott Globális Kötvény Alap<sup>35</sup> series "A" and "I" (serie "I"<sup>34</sup> only for institutional investors)</i>
<b>Mixed funds</b>
OTP Prémium Klasszikus Vegyes Alapok Alapja
OTP Prémium Trend Klasszikus Vegyes Alapok Alapja
OTP Prémium Aktív Klasszikus Vegyes Alapok Alapja
OTP Multi-Asset Dinamikus Alapok Alapja <sup>35</sup>
OTP Prémium Növekedési Vegyes Alapok Alapja
OTP Prémium Euró Vegyes Alapok Alapja
OTP Prémium Kiegyensúlyozott Vegyes Alapok Alapja
OTP Multi-Asset Konzervatív Alapok Alapja <sup>35</sup>
OTP Multi-Asset Kiegyensúlyozott Alapok Alapja <sup>35</sup>
OTP Paletta Származtatott Vegyes Értékpapíralap
<b>Céldátum funds</b>
OTP Céldátum 2025 Vegyes Alapba Fektető Alap <sup>35</sup> series "A" and "I" (serie "I" <sup>34</sup> only for institutional investors)
OTP Céldátum 2030 Vegyes Alapba Fektető Alap <sup>35</sup> series "A" and "I" (serie "I" <sup>34</sup> only for institutional investors)
OTP Céldátum 2035 Vegyes Alapba Fektető Alap <sup>35</sup> series "A" and "I" (serie "I" <sup>34</sup> only for institutional investors)
OTP Céldátum 2040 Alapba Fektető Alap <sup>35</sup> series "A" and "I" (serie "I" <sup>34</sup> only for institutional investors)
OTP Céldátum 2045 Alapba Fektető Alap <sup>35</sup> series "A" and "I" (serie "I" <sup>34</sup> only for institutional investors)
OTP Céldátum 2050 Alapba Fektető Alap <sup>35</sup> series "A" and "I" (serie "I" <sup>34</sup> only for institutional investors)
<b>Real estate funds (direct, indirect) series in HUF</b>
OTP Ingatlanvilág Alapok Alapja
OTP Ingatlanbefektetési Alap <sup>35</sup> series "A", "B" and "I" (serie "I" <sup>34</sup> only for institutional investors)
OTP PRIME Ingatlanbefektetési Alap <sup>35</sup> series "A" and "I" (serie "I" <sup>34</sup> only for institutional investors)
<b>Real estate funds (direct, indirect) series in foreign currency</b>
OTP Euró Ingatlanpiaci Alapok Alapja <sup>35</sup>
OTP Dollár Ingatlanpiaci Alapok Alapja <sup>35</sup>
OTP PRIME Euró Ingatlanpiaci Alapok Alapja <sup>35</sup>
<b>Absolute return funds</b>
OTP Abszolút Hozamú Származtatott Alap series "A" and "B" (serie "B" <sup>34</sup> only for institutional investors)

OTP AHA Euró Származtatott Alapba Fektető Alap <sup>35</sup>
OTP EMDA Abszolút Hozamú Származtatott Alap
OTP Föld Kincsei Abszolút Hozamú Származtatott Árupiaci Alap "A" „B” and "I" (serie "I" <sup>34</sup> only for institutional investors)
OTP Spectra Származtatott Alapba Fektető Alap (Az alap vételi, visszaváltási, átcsoportosítási és visszaforgatási jutalékai 2024.10.09-től módosulnak.)
OTP Supra Abszolút Hozamú Származtatott Alap
OTP Supra Euró Származtatott Alapba Fektető Alap <sup>35</sup>
OTP Sigma Származtatott Abszolút Hozamú Alap series "A" and "I" (serie "I" <sup>34</sup> only for institutional investors)
OTP Új Európa Abszolút Hozamú Származtatott Alap series "A" and "B"
OTP Új Európa Euró Származtatott Alapba Fektető Alap <sup>35</sup>
OTP EMDA Euró Származtatott Alapba Fektető Alap <sup>35</sup> series "A" and "B"
OTP Prémium Származtatott Alapok Alapja
OTP Prémium Származtatott Euró Alapok Alapja <sup>35</sup>
OTP Supra Dollár Származtatott Alapba Fektető Alap <sup>35</sup>
OTP Trend Abszolút Hozamú Származtatott Alap <sup>35</sup> series "A" and "B" (serie "B" <sup>34</sup> only for institutional investors)
<b>Commodity funds</b>
OTP Terra Árupiaci Alap <sup>35</sup> series "A", "B" and "I" (serie "I" <sup>34</sup> only for institutional investors)
<b>Equity funds</b>
OTP Afrika Részvény Alap series "A", "B" and "C" (serie "B" <sup>34</sup> only for institutional investors)
OTP Ázsiai Részvény Alapok Alapja series "A" and "B"
OTP Fundman Részvény Alap <sup>35</sup> series "A", "B" and "C" (serie "B" <sup>34</sup> only for institutional investors)
OTP Klímaváltozás Származtatott Nyíltvégű Részvény Alap series "A" and "B"
OTP Közép-Európai Származtatott Részvény Alap series "A" and "B" <sup>35</sup>
OTP Nyugat-Európai Részvény Alap <sup>35</sup> series "A" and "B" <sup>35</sup>
OTP Omega Fejlett Piaci Részvények Alapok Alapja series "A" and "B"
OTP Orosz Részvény Alap <sup>37</sup> series "A", "B" and "C" (serie "B" <sup>34</sup> only for institutional investors)
OTP Planéta Feltörekvő Piaci Részvény Alapok Alapja series "A" and "B"
OTP Quality Származtatott Részvény Alap series "A" and "B" (serie "B" <sup>34</sup> only for institutional investors)
OTP Török Részvény Alap series "A", "B" and "C" (serie "B" <sup>34</sup> only for institutional investors)
OTP USA Részvény Alap <sup>35</sup> series "A", "B" and "C"

<sup>32</sup> For detailed information on the availability, product features and settlement of investment fund units managed by OTP Fund Management Ltd. and OTP Real Estate Fund Management Ltd. at OTP Bank Plc, please refer to the Supplementary Notice on General Securities Distribution Information and the Settlement Procedure for Certain Transactions to the Investment Services Business Rules and the Notice on the Product Features of Investment Funds Available to Normal and Premium Clients, available on the website [www.otpbank.hu](http://www.otpbank.hu).

<sup>33</sup> The projection basis for the distribution commission, expressed as a percentage, is the exchange value (number of units x Net Asset Value per unit).

<sup>34</sup> The institutional series are managed by OTP Bank Plc. 14, Madarász Viktor u., 1131 Budapest (Central Branch) is available exclusively for institutional customers. The commission for the purchase and redemption of institutional series is free of charge.

<sup>35</sup> *Deleted*

<sup>36</sup> Due to the termination of the distributor agreement with UBS Asset Management, OTP Bank has suspended the possibility to buy the investment tickets of UBS Asset Management listed in the table, and from 19 July 2021 the Bank will only accept redemption orders.

**T+3 day foreign bond funds managed by UBS Asset Management:**

UBS Globális Stratégiai Kötvény Alap (UBS Lux Strategy Fund- Fixed Income)

**T+3 day foreign mixed funds managed by UBS Asset Management:**

UBS Globális Stratégiai Növekedési Alap (UBS Lux Strategy Fund- Growth)

UBS Globális Stratégiai Vegyes Alap (UBS Lux Strategy Fund- Balanced)

UBS All-Rounder (EUR hedged) Alap

UBS All-Rounder (USD) Alap

**T+3 day foreign equity funds managed by UBS Asset Management:**

UBS Aktívan Kezelt Ázsiai Részvény Alap (UBS (Lux) Key Selection SICAV - Asian Equities)

UBS Aktívan Kezelt Európai Részvény Alap (UBS (Lux) Key Selection SICAV- European equities)

UBS (Lux) Equity SICAV - US Opportunity

<sup>37</sup> Only buy and redemption orders for units of the Fund's liquid series may be placed exclusively at bank branches, via the OTPdirekt telephone banking service and, in the case of Private Banking clients, via PB fixed telephone, and no re-investment or reallocation or standing purchase order is possible at any distribution point.

<sup>38</sup> Deleted.

<sup>39</sup> Deleted.

<sup>40</sup> For details on the availability and product features of the units of the VIG Befektetési Alapkezelő Magyarország Zrt., a HOLD Alapkezelő Zrt., az Accorde Alapkezelő Zrt. and the foreign asset managers Franklin Templeton, Schroders, BlackRock, BNP Paribas, PIMCO, Fidelity, JPMorgan Chase, UBS, please refer to the Announcement on the product characteristics of investment funds available to normal and premium clients and the Announcement on product characteristics of public open-end and closed-end investment funds available exclusively to Private Banking, Prestige Private Banking and Digital Private Banking clients, available at [www.otpbank.hu](http://www.otpbank.hu).

<sup>41</sup> In the distribution of investment funds issued by HOLD Asset Management Ltd., an additional commission will be charged in the following cases. In case of redemption of the Rövid Futamidejű Kötvény Befektetési Alap (HOLD Short Term Bond Investment Fund) and the HOLD Kötvény Befektetési Alap (HOLD Bond Investment Fund) within 5 banking days from the date of crediting the securities account, an additional redemption commission of 2% will be charged, as set out in the Management Policy of the respective fund. The HOLD 2000 Nyíltvégű Vegyes Értékpapíralap (HOLD 2000 Investment Fund) Series "A" and "B", HOLD Részvény Befektetési Alap (HOLD Equity Investment Fund) Series "A" and "B", Citadella Abszolút Hozamú Származtatott Befektetési Alap (Citadella Absolute Return Derivative Investment Fund) Series "A" and "C", HOLD VM Abszolút Hozamú Származtatott Befektetési Alap (HOLD VM Absolute Derivatives Investment Fund) Series "A", a HOLD VM EURO Abszolút Hozamú Alapok Alapja (HOLD VM EURO Funds of Funds), HOLD Columbus Globális Értékalapú Abszolút Hozamú Származtatott Befektetési Alap (HOLD Columbus Global Value-Based Derivative Investment Fund) Series "A" and "B", HOLD Galaxis Abszolút Hozamú Alapok Alapja (HOLD Fund of Funds), HOLD Galaxis EURO Abszolút Hozamú Alapok Alapja (HOLD EURO Fund of Funds), HOLD 3000 Nyíltvégű Vegyes Értékpapíralap „A” és „B” sorozat (HOLD 3000 Open-ended Investment Fund "A" and „B” Series), a HOLD Orion Abszolút Hozamú Származtatott Befektetési Alap (HOLD Orion Absolut Return Derivative Investment Fund), and the HOLD Expedíció Abszolút Hozamú Származtatott Befektetési Alap (HOLD Expedition Derivative Investment Fund) will be subject to an additional redemption commission of 5% within 5 banking days from the date of crediting to the securities account, as set out in the Management Policy of the respective fund.

In case of redemption of the HOLD Columbus Globális Értékalapú Abszolút Hozamú Származtatott Befektetési Alap (HOLD Columbus Global Value Derivative Investment Fund) Series "A" and "B" within 548 calendar days from the date of crediting the securities account, an additional redemption commission of 1% will be charged, as set out in the Management Policy of the respective fund. If the Fund is redeemed within 5 banking days, the 1% redemption commission will not be charged.

In case of redemption of the Citadella Abszolút Hozamú Származtatott Befektetési Alap (Citadella Absolute Return Derivative Investment Fund) Series "A" and "C" within 365 calendar days from the date of crediting to the securities account, an additional redemption commission of 3% will be charged, as set out in the Management Policy of the respective fund. If the Fund is redeemed within 5 banking days, the 3% redemption commission will not be charged (in addition to the additional 5% commission).

For the purpose of charging excess redemption commissions, the period until redemption does not include the date of crediting (entry) and debiting (withdrawal) of the unit to the securities account.

According to the Management Policy of the Citadella Abszolút Hozamú Származtatott Befektetési Alap (Citadella Absolute Return Derivative Investment Fund), HOLD Asset Management Ltd. is entitled to charge an additional maximum of 10% commission on purchases, which is due to the Fund. The exact amount of the commission shall be published by the Manager in a CEO Decision. The place of publication is [www.hold.hu](http://www.hold.hu) or [www.kozzetetelek.hu](http://www.kozzetetelek.hu). *For the 'A' and 'C' series of the Citadella Abszolút Hozamú Származtatott Befektetési Alap (Citadella Absolute Return Derivative Investment Fund), the additional purchase commission for the Fund will be 10% starting from April 1, 2025.*

<sup>42</sup> In the case of redemption of investment funds issued by VIG Befektetési Alapkezelő Magyarország Ltd. within 10 distribution days, an additional redemption commission of 2% will be charged, as set out in the Management Policy of the respective funds.

<sup>43</sup> Except for BNP funds: HUF/EUR/USD/GBP/JPY 0

<sup>44</sup> In the case of redemption of investment funds issued by Accorde Asset Management Ltd. within 5 distribution days, an additional redemption commission of 5% will be charged, as set out in the Management Policy of the respective funds.

<sup>45</sup> The units of the OTP CETOP Indexkövető UCITS ETF Alap (OTP CETOP Index Tracking UCITS ETF Fund) may only be continuously distributed through OTP Bank Plc. Budapest, Madarász Viktor u. 14, 1131 Budapest (Central Branch), while the units stock exchange trading may be traded on all sales platforms, and the fees for stock exchange orders are the same as the fees for stock exchange orders as set out in Section V. of this Announcement.

<sup>46</sup> The rates and charges for investment and ancillary investment services are the same as those applicable to the Prestige Private Banking Package for the assets transferred to the Fiduciary Asset Management. From 4 December 2023, the Fiduciary Asset Management service will be available through Bank Branch and PB voice telephony service channel(s).

<sup>48</sup>The terms and conditions of the Megtakarítási Kedvezmény (Savings Discount) available for the Lakossági Bázis Számla (Retail Base Account) under the promotion are set out in the "Lakossági Bázis Számla és Junior Számla kamatairól és díjairól" notice in force at the time.

<sup>49</sup>The detailed promotional terms and conditions of the so-called "Dolgozói ajánlat (Employee offer)" are set out in the " az OTP Munkavállalói ajánlatról" notice in force at the time.

<sup>50</sup>The Bank provides the discount until withdraw, but at the latest until 2025. 31st of december.