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. October 2026***

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The Announcement was amended to introduce a promotional waiver of account maintenance fees for OTP Junior and Private Banking clients.

OTP Bank Plc.

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The amended provisions of this Annex, in italics and in grey, indicate the changes compared to Annex D1, which entered into force on 1 September 2026

Conditions of services in the securities business line of OTP Bank Plc.

(Annex D.1 to the Investment Services Business Regulations)

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A. ACCOUNT MANAGEMENT FEES

I. Rate and due date of account management fees

	Fees					
Description	**For securities held a securities account that is not linked to a service package or any other discount.**	**For securities held in a securities account in the Premium and Premium Plus services, or when using the Savings Discount[48]**	**For securities registered in a securities account in the Premium NEXT services and for the Employee offer[49]**	**For Digital Private Banking and Private Banking Service Packages,** if the OTP Private Banking Client's savings reach the Entry limit[1]	**In the case of a Prestige Private Banking Service Package,** if the OTP Private Banking Client's savings reach the Entry limit[1, 46]	**Due date**
• Opening and closing a securities account • For OTP shares • Securities issued by an issuer in liquidation • Disolved units of the illiquid series of the OTP Orosz Részvény Alap (OTP Russian Equity Fund) Series "IL • START securities account management fee Due to a change in the law, no new START securities account can be opened at OTP Bank from 1 October 2012	Free of charge For all account types and discount packages					quarterly or at account closing
• for Series 2030/J, 2027/K, 2028/L, 2031/I, 2033/I, 2032/I Premium Hungarian Government Securities[11] • Normal Securities Account, Long-Term Investment Securities Account (LTIA) management fee if opened at OTP Internet and Mobilbank30 between 2026.02.09-2026.12.31 [50] • The securities account management fee for corporate clients with joint authorization between 2026.07.01 and 2026.12.31	Free of charge (promotional)					

Conditions: • Does not have any other individual account management discount • Corporate client with joint authorization • The discount can be requested at the Bank branch. • *From 1 October 2026 until withdrawn, but no later than 31 December 2028, the account maintenance fee for Normal Securities Accounts, Long-Term Investment Securities Accounts (LTIA), and Pension Savings Accounts (PSA-D) is as follows for OTP Junior clients aged 14–24 and Private Banking clients aged 18–24*[52]		

		Fees					
Description		**For securities held a securities account that is not linked to a service package or any other discount.**	**For securities held in a securities account in the Premium and Premium Plus services, or when using the Savings Discount**[48]	**For securities registered in a securities account in the Premium NEXT services and for the Employee offer**[49]	**For Digital Private Banking and Private Banking Service Packages,** if the OTP Private Banking Client's savings reach the Entry limit[1]	**In the case of a Prestige Private Banking Service Package,** if the OTP Private Banking Client's savings reach the Entry limit[1, 46]	**Due date**
Normal Securities account management fee[2,3,4,5,6]	for the part below EUR 100,000	0.25% per annum, but at least HUF 1.242 [8]	0.23% per annum, but at least HUF 319 [8]	0.21% per annum, but at least HUF 319[8]	0.21% per annum	0.19% per annum	
	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[10], but min. HUF 1.242 [8]	0.23% per annum, 0.16% per annum at a discount[10], but min. HUF 319 [8]	0.21% per annum 0.16% per annum at a discount[10], but min. HUF 319 [8]	0.09% per annum as a percentage of stocks	0.09% per annum as a percentage of stocks	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 1 September 2026

	OTP Fund Manager and OTP Real Estate Fund Manager for T-day units				0.21% per annum	0.19% per annum	
	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	

Description		Fees					Due date
		For securities held in a securities account that is not linked to a service package or any other discount.	**For securities held in a securities account in the Premium and Premium Plus services, or when using the Savings Discount[48]**	**For securities registered in a securities account in the Premium NEXT services and for the Employee offer[49]**	**For Digital Private Banking and Private Banking Service Packages,** if the OTP Private Banking Client's savings reach the Entry limit[1]	**In the case of a Prestige Private Banking Service Package,** if the OTP Private Banking Client's savings reach the Entry limit[1, 46]	
Normal Securities account management fee[2,3,4,5,6]	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
	Share subscription	the securities account management fee/discount set out in the relevant Securities Prospectus will be charged					
Account management fees for Long-Term Investment Securities Accounts (LTIA) and Pension Savings Accounts (PSA-D)[2,3,4,5,6]	for the part below EUR 100,000	0.25% per annum, 0.18% per annum at a discount [10], but min. HUF 1.242 [8]	0.23% per annum, 0.16% per annum at a discount,[10] but min. HUF 319 [8]	0.21% per annum, 0.16% per annum at a discount,[10] but min. HUF 319 [8]	0.12% per annum		quarterly or at account closing
	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, [10] but min. HUF 1.242 [8]	0.23% per annum, 0.16% per annum at a discount, [10] but min. HUF 319 [8]	0.21% per annum, 0.16% per annum at a discount[10], but min. HUF 319 [8]	0.09% per annum		
Account management fees for Long-Term Investment Securities Accounts (LTIA) and Pension Savings Accounts (PSA-D)[2,3,4,5,6]	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, [10] but min. HUF 1.242 [8]	0.23% per annum, 0.16% per annum at a discount,[10] but min. HUF 319 [8]	0.21% per annum, 0.16% per annum at a discount[10], but min. HUF 319[8]	0.12% per annum		

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Account management fees for Long-Term Investment Securities Accounts (LTIA) and Pension Savings Accounts (PSA-D)[2,3,4,6]	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	
	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	
	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 securities account that is not linked to a service package or any other discount.	**For securities held in a securities account in the Premium and Premium Plus services, or when using the Savings Discount[48]**	**For securities registered in a securities account in the Premium NEXT services and for the Employee offer[49]**	**For Digital Private Banking and Private Banking Service Packages,** if the OTP Private Banking Client's savings reach the Entry limit[1]	**In the case of a Prestige Private Banking Service Package,** if the OTP Private Banking Client's savings reach the Entry limit[1, 46]	
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	for the part below EUR 100,000	0.19% per annum, but at least HUF 251 [10]					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 [10]					
	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						
For clients who choose the electronic notification method (except for clients with an OTP Student Loan Account) the following discount will be deducted from the quarterly minimum account maintenance fee for the above securities accounts	for 1 electronic statement	HUF 86[7,9]					
	for 2 electronic statements	HUF 187[7,9]					
	for 3 electronic statements	HUF 319[7,9]					
Opening of a separate KELER sub-account (in addition to the normal securities account management fee)		HUF 9.630 [7] and, in addition, HUF 865 [7] for each new security credited to a KELER sub-account (per ISIN code)					quarterly or at account closing

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Description	Fees					Due date
	For securities held in a securities account that is not linked to a service package or any other discount.	**For securities held in a securities account in the Premium and Premium Plus services, or when using the Savings Discount[48]**	**For securities registered in a securities account in the Premium NEXT services and for the Employee offer[49]**	**For Digital Private Banking and Private Banking Service Packages,** if the OTP Private Banking Client's savings reach the Entry limit[1]	**In the case of a Prestige Private Banking Service Package,** if the OTP Private Banking Client's savings reach the Entry limit[1]	
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
Account maintenance fee for a securities account with guardianship status	fee according to the type of account					when due according to the type of account
Responsible custody fee (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 1,924 [7]					quarterly or at account closing
Forced sale / buy-in fee	HUF 8,664 [7]					per sale/purchase
Post-release fee from securities account	1% of the net nominal value, but min. HUF 9,630 [7], max. HUF 96,303 [7]					on request
Subsequent certificates issued at the request of the client (statement of account, tax certificate, certificate of completion, transaction slip)	HUF 962 [7]					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 OTP InternetBank 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. 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.
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	OTP internet- and mobilebank[30] service	Due date
Financial Planning				
Financial Planning Fee	HUF 14,937 [7], 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	OTP internet- and mobilebank[30] service	PB recorded phone call [6]	Due date
Charges for orders **to** or from a **START securities account**, except for transfers [12]	Free of charge	not available			
Fee for a purchase order to a pension savings account, if the purchase of securities is made from the amount in the cash account specified in the PSA	Free of charge				

II. Primary distribution

<table>
<tr><th>Description</th><th></th><th>Branch</th><th>OTPdirekt telephone customer service</th><th>OTP InternetBank Service[29,30]</th><th>OTP MobileBank Service[29,30]</th><th colspan="2">PB recorded phone call</th><th>Due date</th></tr>
<tr><td rowspan="3">Primary offering of government securities</td><td>Government securities auction order fees[13]</td><td>1.0% of the exchange rate value,</td><td colspan="5">not available</td><td rowspan="4">when placing an order</td></tr>
<tr><td>Tap issue[14] [15]</td><td colspan="7">Free of charge</td></tr>
<tr><td>Government securities subscription order[14, 15]</td><td colspan="7">Free of charge</td></tr>
<tr><td rowspan="2">Primary offerings of other securities (bonds, shares, structured securities) [16]</td><td>Auction order fee</td><td>up to 3.0% of the exchange rate value</td><td colspan="5">not available</td></tr>
<tr><td>Fee for a subscription order[15]</td><td colspan="7">maximum exchange rate value 3.0%</td></tr>
<tr><td>Structured note distribution</td><td>Commission fee for redemption</td><td colspan="5">not available</td><td>For Digital Private Banking and Private Banking Service Packages, if the OTP Private Banking Client's savings reach the Entry limit[1]</td><td>In the case of a Prestige Private Banking Service Package, if the OTP Private Banking Client's savings reach the Entry limit[1]</td><td rowspan="2">when placing an order</td></tr>
<tr><td colspan="2">1% of the strike price of the securities to which the order relates [6]</td></tr>
</table>

III. Transfer, reconciliation

Description		Branch	OTPdirekt telephone customer service	OTP internet- and mobilebank[30]	PB recorded phone call	Due date
Transfer fee	**out-of-bank transfer**	0.5% of exchange rate value[17], minimum HUF 9,472 [7], maximum HUF 94,704 [7] / securities movement		not available	0.5% of the exchange rate value[17], minimum HUF 9,472 [7], maximum HUF 94,704 [7] / movement of securities	when placing an order
	Hungarian government securities issued by the Hungarian State	HUF 10.440 [7] /securities movements, but on discount HUF6.000 / securities movement		not available	HUF 10.440 [7] /securities movements, but on discount HUF6.000 / securities movement	
	intra-bank translisting of securities	free of charge	not available			

IV. OTC transactions

Description	Branch	OTPdirekt telephone customer service		OTP internet- and mobilebank[29,30]	PB recorded phone call	Due date
OTC government securities order[28]	Free of charge					when placing an order
OTC bond order[28]	Free of charge					

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V. Stock exchange transactions (BSE, Deutsche Börse Xetra, other regulated markets)

Fees applied in the case of orders placed in Bankbranch or via the PB dedicated recorded telephone line executed with the involvement of Global Markets:

Spot exchange brokerage fees[22]			**In the case of securities recorded in a securities account that is not linked to a service package or any other discount.**	**In the case of Premium, Premium Plus, and Premium Next services, or when taking advantage of the Savings Discount.**	**For Digital Private Banking and Private Banking Service Packages,** if the OTP Private Banking Client's savings reach the Entry limit[1]	**In the case of a Prestige Private Banking Service Package,** if the OTP Private Banking Client's savings reach the Entry limit [1,46]
BSE orders [20]	**For the purchase or sale of securities in the equities section**	below HUF 40 million	1%, min. 5.880 HUF /14,35 EUR	0,85%, min. 5.880 Ft /14,35 EUR	0,65% min. 5.880 HUF / 14,35 EUR	0,50% min. 5.880 HUF / 14,35 EUR
		for orders between HUF 40 and 100 million			0,35%	
		for orders over HUF 100 million			0,25%	
Orders placed on the Deutsche Börse Xetra electronic trading market	**Fee for trading foreign shares and ETFs (Exchange Traded Funds) for OTP Private Banking clients whose savings reach the Base Limit, in the case of stock exchange buy/sell orders.**	below HUF 20 million	0,5%, min. 55 EUR		0,85%, min. 55 EUR	0,5% min 55 EUR
		over HUF 20 million			0,7%	0,5%
Other foreign regulated market trading	**Order fee**	below USD 25 thousand	0,5%, min. AUD 33, CAD 55, CHF 55, CNY 220, CZK 879, EUR 55, GBP 55, JPY 3297, NOK 330, PLN 110, RON 121, RSD 3297, RUB 2198, SEK 330, TRY 220, USD 55		0,85% min. AUD 33, BGN 66, CAD 55, CHF 55, CNY 220, CZK 879, EUR 55, GBP 55, JPY 3297, NOK 330, PLN 110, RON 121, RSD 3297, RUB 2.198, SEK 330, TRY 220, USD 55	0,5% min. AUD 33, BGN 66, CAD 55, CHF 55, CNY 220, CZK 879, EUR 55, GBP 55, JPY 3297, NOK 330, PLN 110, RON 121, RSD 3297, RUB 2.198, SEK 330, TRY 220, USD 55
		over USD 25 thousand			0,7%	0,5%

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Fees applied to orders placed through the OTP SingleMarket service:

<table>
<tr><th colspan="3">Spot exchange brokerage fees [18, 22]</th><th>For securities held in a securities account that is not linked to a service package or any other discount.</th><th>For Premium, Premium Plus and Premium Next services, or when using the Savings Discount</th><th>For Digital Private Banking and Private Banking Service Packages, if the OTP Private Banking Client's savings reach the Entry limit[1],</th><th>In the case of a Prestige Private Banking Service Package, if the OTP Private Banking Client's savings reach the Entry limit [1,46]</th><th>The brokerage fees of exchange orders are discounted as follows:

The Bank will provide the discount from 26th June 2025. until revoked.</th></tr>
<tr><td rowspan="5">BSE orders [20]</td><td rowspan="3">buy / sell orders of BSE traded securities[18]</td><td>below HUF 40 million</td><td colspan="2">0,55%

min. 500 HUF / 3 EUR</td><td>0,46%

min. 500 HUF / 3 EUR</td><td>0,435%

min. 500 HUF / 3 EUR</td><td>0,35% min. 500 HUF / 3 EUR</td></tr>
<tr><td>for orders between HUF 40 and 100 million</td><td colspan="2">0,35%

min. 500 HUF / 3 EUR</td><td>0,35% min. 500 HUF / 3 EUR</td></tr>
<tr><td>for orders over HUF 100 million</td><td colspan="2">0,25% min. 500 HUF / 3 EUR</td><td>0,25% min. 500 HUF / 3 EUR</td></tr>
<tr><td colspan="2">Stock Exchange order modification fee</td><td colspan="5">not available</td></tr>
<tr><td colspan="2">Stock Exchange order cancellation fee</td><td colspan="5">Free of charge</td></tr>
<tr><td>Orders placed on the Deutsche Börse Xetra electronic trading market</td><td colspan="2">Buy/sell orders of XETRA (Deutsche Börse) traded securities and ETFs (Exchange Traded Fund)</td><td colspan="4">0,5%, min. 3 EUR</td><td>0,3%, min. 3 EUR</td></tr>
</table>

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	Stock Exchange order modification fee	not available	
	Stock Exchange order cancellation fee	Free of charge	
U.S. market orders (NYSE and Nasdaq)	**Stock exchange order (buy/sell); trading in foreign shares for OTP Private Banking clients with savings reaching the Base Limit**	0,5%, min. 3 EUR	0,3%, min. 3 USD
	Stock Exchange order modification fee	not available	
	Stock Exchange order cancellation fee	Free of charge	

Information on the price data service via OTP SingleMarket service
This service is not available for our corporate clients.

Price data of securities traded on the BSE	**Subscription Agreement fee / month** for non-professional subscribers
Price data with a delay of 15 minutes	Free of charge
Level 1 market real-time price data	2 400 HUF*
Level 10 market real-time price data*	4 000 HUF**
Price data for securities traded on the electronic trading platform Deutsche Börse Xetra	**Subscription Agreement fee / month** for non-professional subscribers
Price data with a delay of 15 minutes	Free of charge
Level 1 market real-time price data	10 EUR
Price data of securities traded on U.S. stock exchanges (New York Stock Exchange and Nasdaq)	**Subscription Agreement fee / month** for non-professional subscribers
Price data with a delay of 15 minutes	Free of charge
Level 1 market real-time price data	6 USD

*As a promotional offer, starting from 1 April 2026, OTP Bank will make BSE Level 10 order-book depth prices available within the BSE Level 1 subscription.
The promotion is valid until withdrawn.

VI. Standing purchase orders

Description	Branch	OTPdirekt telephone customer service	OTP InternetBank[29,30]	Due date
Standing buy order				
One-off fee for placing a standing buy order	HUF 2,888 [7], but free of charge under a promotion [9]			when placing
Fee for modification and cancellation of a standing buy order	HUF 481 [7], but free of charge in the context of a discount [9]			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 15,322 [7]			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 OTP internet- and mobilebank[30]			when executing a buy order
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:				
OTP Tőkegarantált Rövid Kötvény Alap befektetési jegy	HUF 0 [9]			when executing a buy order
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** befektetési jegy	HUF 0 [9]			
OTP Prémium Euró Vegyes Alapok Alapja befektetési jegy	EUR 0 [9]			
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 Flexible Abszolút Hozamú Származtatott 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** befektetési jegy	HUF 100 [9]			
OTP Euró Rövid Kötvény Alap **OTP Közép-Európai Szárnaztatott 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 Flexible Abszolút Hozamú Származtatott 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	EUR 0.5 [9]			
OTP Dollár Rövid Kötvény Alap **OTP Dollár Ingatlanpiaci Alapok Alapja** befektetési jegy ***OTP Meta Származtatott Globális Kötvény Alap*** **OTP USA Részvény Alap** „B" sorozat befektetési jegy	USD 0.5 [9]			

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.

The amended provisions of this Annex, in italics and in grey, indicate the changes compared to Annex D1, which entered into force on 1 September 2026

VII. Open-end investment tickets[6]

Description	Branch	OTPdirekt telephone customer service, PB for PB recorded phone call	OTP internet- and mobilebank[29,30] OTP SingleMarket[26]	Due date
Units of the investment fund managed by OTP Fund Management Ltd. and OTP Real Estate Fund Management Ltd.[32,33]				
OTP Prémium Pénzpiaci Alap investment units				
buying commission	HUF 626[7]		HUF 313[7]	when placing an order
redemption, reallocation[28], reinvestment commission[28]	HUF 1253[7]		HUF 626[7]	
OTP Tőkegarantált Rövid Kötvény Alap investment units				
buying commission	0,15%, maximum 10.440 HUF [7], but maximum 800 HUF at a discount		0,1%, maximum 10.440 HUF [7], but maximum 500 HUF at a discount	when placing an order
redemption, reallocation[28], reinvestment commission[28]	0,15%, maximum 10.440 HUF [7], but maximum 800 HUF at a discount		0,1%, maximum 10.440 HUF [7], but maximum 500 HUF at a discount	
OTP Optima Tőkegarantált Kötvény Alap, OTP Euró Rövid Kötvény Alap és OTP Dollár Rövid Kötvény Alap investment units[7]				
buying commission	0,2%, maximum 10.440 HUF [7], but maximum 1200 HUF at a discount		0,15%, maximum 10.440 HUF [7], but maximum 600 HUF at a discount	when placing an order
redemption, reallocation[28], reinvestment commission[28]	0,2%, maximum 10.440 HUF [7], but maximum 2500 HUF at a discount		0,15%, maximum 10.440 HUF [7], but maximum 1200 HUF at a discount	
In the event of redemption of **OTP Optima Tőkegarantált Kötvény Alap,** 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.				
OTP Euró Rövid Kötvény Alap, OTP Dollár Rövid Kötvény Alap investment units				
buying commission	0,15%, maximum 26 EUR/USD [7], but maximum 7.5 EUR/USD at a discount		0,1%, maximum 26 EUR/USD [7], but maximum 5 EUR/USD at a discount	when placing an order
redemption, reallocation[28], reinvestment commission[28]	0,15%, maximum 26 EUR/USD [7], but maximum 10EUR/USD at a discount		0,1%, maximum 26 EUR/USD [7], but maximum 7.5 EUR/USD at a discount	
Investment tickets of long and free duration bond funds series in HUF[31]				
buying commission	0,4%, maximum HUF 20.880 [7], but maximum HUF 4.000 at a discount [9]		0,3%, maximum HUF 20.880 [7], but maximum HUF 4.000 at a discount [9]	when placing an order
redemption, reallocation[28], reinvestment commission[28]	0,4%, maximum HUF 20.880 [7], but maximum HUF 4.000 at a discount [9]		0,3%, maximum HUF 20.880 [7], but maximum HUF 4.000 at a discount [9]	
Investment tickets of long and free duration bond funds series in foreign currency[31]				
buying commission	0,4%, maximum 144,5 USD/EUR[7], but maximum 25 USD/EUR[9] at a discount		0,3%, maximum 144,5 USD/EUR[7], but maximum 25 USD/EUR[9] at a discount	when placing an order
redemption, reinvestment commission[28]	0,4%, maximum 52,2 USD/EUR[7], but maximum 25 USD/EUR[9] at a discount		0,3%, maximum 52,2 USD/EUR[7], but maximum 25 USD/EUR[9] at a discount	
Investment tickets of mixed funds[31]				
buying commission	0,4%, maximum HUF 20.880/ 52,2 EUR/USD [7], but maximum HUF 4.000/ 10 EUR/USD at a discount		0,4%, maximum HUF 20.880/ 52,2 EUR/USD [7], but maximum HUF 4.000/ 10 EUR/USD at a discount	when placing an order
redemption, reallocation[28], reinvestment commission[28]	0,4%, maximum HUF 20.880/ 52,2 EUR/USD [7], but maximum HUF 4.000/ 10 EUR/USD at a discount		0,4%, maximum HUF 20.880/ 52,2 EUR/USD [7], but maximum HUF 4.000/ 10 EUR/USD at a discount	
Céldátum Alapok investment units[31]				
buying commission	0,4%, maximum HUF 20.880 / 52,2 EUR/USD[7], but can only be purchased under a Standing Buying Order, which is available at a discount of HUF 0 [9,]		0,3%, maximum HUF 20.880 / 52,2 EUR/USD[7],but can only be purchased under a Standing Buying Order, which is available at a discount of HUF 0 [9]	when placing an order
redemption commission[27]	1,5%, but maximum HUF 21.367 [7]		1%, but maximum HUF 19.967 [7]	
OTP Céldátum 2025 Fund of Funds				
buying commission	not available			
redemption commission	0 Ft			

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Investment tickets of real estate funds (direct, indirect) series in HUF[31]			
buying commission	0,4%, maximum HUF 20.880 [7], but maximum HUF 4.000 at a discount [9]	0,3%, maximum HUF 20.880 [7], but maximum HUF 4.000 at a discount [9]	when placing an order
redemption commission[27]	0,4%, maximum HUF 20.880 [7], but maximum HUF 4.000 at a discount [9]	0,3%, maximum HUF 20.880 [7], but maximum HUF 4.000 at a discount [9]	
Except the buying commission and redemption of OTP PRIME real estate fund units series „A"	1,5%, but up to HUF 86.481[7] at a discount[9]	1,5%, but up to HUF 80.818[7] at a discount[9]	
In the case of redemption of units of **OTP Ingatlanbefektetési Alap** serie "A" with advance redemption, the redemption commission of the advance redemption credited on the day of the order: 1.5%[33]			
In the case of redemption of units of **OTP Ingatlanbefektetési Alap** serie "B" with advance redemption, the redemption commission of the advance redemption credited on the day of the order: 2.5%[33]			
In case of redemption of **OTP Ingatlanbefektetési Alap** 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[27] In case of redemption of units of the **OTP Ingatlanvilág Alapok Alapja** 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[27]			
In the case of redemption orders for **OTP PRIME Ingatlanbefektetési jegy (OTP PRIME Real Estate Investment Fund units)** 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. For redemption orders with value dates between January 1, 2026 and November 30, 2028, the Bank will again charge an additional 10% extra commission on the price, which is allocated to the Fund. When calculating the extra commission, the value date of the order applies, which does not always coincide with the date of submission.			
Investment tickets of real estate funds (direct, indirect) series in foreign currency[31]			
buying commission	0,4%, maximum 52,2 USD/EUR[7], but maximum 25 USD/EUR[9] at a discount	0,3%, maximum 52,2 USD/EUR[7], but maximum 10 EUR/USD at a discount[9]	when placing an order
redemption commission[27]	0,4%, maximum 52,2 USD/EUR[7]	0,3%, maximum 52,2 USD/EUR[7] Except for the investment units of the **OTP Euró Ingatlanpiaci Alapok Alapja**, for which redemption orders submitted with valuation dates between 20 July 2026 and 19 August 2026 are temporarily exempt from redemption fees.[38]	
~~*Except the buying commission and redemption of OTP PRIME Euró Ingatlanpiaci Alapok Alapja*~~	~~*1%, but up to 285,98[7] EUR at a discount[9]*~~	~~*1%, but up to 267,26[7] EUR at a discount[9], but redemption orders with valuation dates between 20 July 2026 and 19 August 2026 are exempt from redemption fees.[38]*~~	
In case of redemption of **OTP Euró Ingatlanpiaci Alapok Alapja** 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[27] In the case of redemption orders with valuation dates between 20 July 2026 and 19 August 2026, no redemption fee shall be charged.[38] In case of redemption of **OTP Dollár Ingatlanpiaci Alapbok Alapja** 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[27] In the case of **units of the Fund investing in OTP PRIME Euró Ingatlanpiaci Alapok Alapja**, For redemption orders with value dates between January 1, 2026 and November 30, 2029, the Bank will again charge an additional 10% extra commission on the price, which is allocated to the Fun. In the case of redemption orders with valuation dates between 20 July 2026 and 19 August 2026, no redemption fee shall be charged.[38] When calculating the extra commission, the value date of the order applies, which does not always coincide with the date of submission.			
Investment tickets of absolute return funds[31]			
buying commission	0,6%, maximum HUF 20.880 / 52,2[7] EUR/USD, but maximum HUF 15.000/35 EUR/USD at a discount[9]	0,4%, maximum HUF 20.880 / 52,2[7] EUR/USD, but maximum HUF 15.000/35 EUR/USD at a discount[9]	when placing an order
redemption, reallocation[28], reinvestment commission[28]	0,6%, maximum HUF 20.880 / 52,2[7] EUR/USD, but maximum HUF 15.000/35 EUR/USD at a discount[9]	0,4%, maximum HUF 20.880 / 52,2[7] EUR/USD, but maximum HUF 15.000/35 EUR/USD at a discount[9]	
Investment tickets of commodity funds[31]			
buying commission	0,75%, maximum HUF 20.880 / 52,2[7] EUR/USD, but maximum HUF 15.000 / 35 EUR/USD at a discount[9]	0,45%, maximum HUF 20.880 / 52,2[7] EUR/USD, but maximum HUF 15.000 / 35 EUR/USD at a discount[9]	when placing an order
redemption, reallocation[28], reinvestment commission[28]	0,75%, maximum HUF 20.880 / 52,2[7] EUR/USD, but HUF 15.000 / 35 EUR/USD at a discount[9]	0,4%, maximum HUF 20.880 / 52,2[7] EUR/USD, but maximum HUF 15.000 / 35 EUR/USD at a discount[9]	
Investment tickets of equity funds[31]			
buying commission	0.9%, maximum HUF 37.691 / 125,6[7] EUR/USD, but maximum HUF 15.000 / 35 EUR/USD at a discount[9]	0,7%, maximum HUF 37.691 / 125,6[7] EUR/USD, but maximum HUF 15.000 / 35 EUR/USD at a discount[9]	when placing an order

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redemption, reallocation[28], reinvestment commission[28]	0,9%, maximum HUF 37.691 / 125,6[7] EUR/USD, but maximum HUF 15.000 / 35 EUR at a discount[9]	0,7%, maximum HUF 37.691 / 125,6[7] EUR/USD, but maximum HUF 15.000 / 35 EUR/USD at a discount[9]	
Except the buying commission and redemption fees of the OTP CETOP Index követő UCITS ETF Alap units [45]	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	OTP Internet- and mobilebank[30]	Due date
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[1, 40]				
Investment tickets of bond funds				
buying commission	1,35%, maximum HUF 100.053 or maximum 250,13 EUR / 275,07 USD / 183,53 GBP / 33.322,86 JPY [7]		not marketable	when placing an order
redemption commission[41,42]	1,35%, maximum HUF 20.880 / maximum 52,2 EUR/USD/GBP/JPY [7]		not marketable	
Investment tickets of mixed funds				
buying commission	2,35%, maximum HUF 100.053 or maximum 250,13 EUR / 275,07 USD / 183,53 GBP / 33.322,86 JPY [7]		not marketable	when placing an order
redemption commission[41,42]	2,35%, maximum HUF 20.880 / maximum 52,2 EUR/USD/GBP/JPY [7]		not marketable	
Investment tickets of equity funds				
buying commission	2,35%, maximum HUF 100.053 or maximum 250,13 EUR / 275,07 USD / 183,53 GBP / 33.322,86 JPY [7]		not marketable	when placing an order
redemption commission[41,42]	2,35%, maximum HUF 20.880 / maximum 52,2 EUR/USD/GBP/JPY [7]		not marketable	

Description	Branch	OTPdirekt telephone customer service, PB for PB recorded phone call	OTP Internet- and mobilebank[30]	Due date
Fee for the distribution of units of funds managed by foreign fund managers Accorde Alapkezelő Ltd. and Franklin Templeton, Schroders, 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[1, 40]				
Investment tickets of bond funds				
buying commission	1,35%, maximum HUF 100.053 or maximum 250,13 EUR / 275,07 USD / 183,53 GBP / 33.322,86 JPY [7]		not marketable	when placing an order
redemption commission[43,44]	1,35%, maximum HUF 20.880 / maximum 52,2 EUR/USD/GBP/JPY [7]		not marketable	
Investment tickets of mixed funds				
buying commission	2,35%, maximum HUF 100.053 or maximum 250,13 EUR / 275,07 USD / 183,53 GBP / 33.322,86 JPY [7]		not marketable	when placing an order
redemption commission[43,44]	2,35%, maximum HUF 20.880 / maximum 52,2 EUR/USD/GBP/JPY [7]		not marketable	
Investment tickets of equity funds				
buying commission	2,35%, maximum HUF 100.053 or maximum 250,13 EUR / 275,07 USD / 183,53 GBP / 33.322,86 JPY [7]		not marketable	when placing an order

The amended provisions of this Annex, in italics and in grey, indicate the changes compared to Annex D1, which entered into force on 1 September 2026

redemption commission[43,44]	2,35%, maximum HUF 20.880 / maximum 52,2 EUR/USD/GBP/JPY [7]	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 Corporate 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 CHARGEA
   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 . 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 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.
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

[1] The Entry limit 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, the account management and order rates for OTP Private Banking clients are the same as the Standard retail rates.
[2] 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
[3] 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
[4] 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
[5] Municipal customers are charged the reduced 0.11% fee on the total stock until further notice
[6] 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).
[7] Pursuant to Section A.I.5.5 of the Investment Services Business Line Terms and Conditions, the specified fees will automatically increase as of 15 May 2026 by the inflation rate of 4.4% for the year 2025, as published by the Hungarian Central Statistical Office (KSH) in January 2026, with the proviso that fees defined as percentages remain unchanged.
[8] Pursuant to Section A.I.5.5 of the Investment Services Business Line Terms and Conditions, the specified fees will automatically increase as of 1 July 2026 by the inflation rate of 4.4% for the year 2025, as published by the Hungarian Central Statistical Office (KSH) in January 2026, provided that fees defined as percentages remain unchanged.
[9] The discount will be valid until revoked, but at the latest until 2027.02.28.
[10] 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.
[11] The Bank will provide the discount from 01/04/2023 until revoked.
[12] 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.
[13] In the case of an auction, the commission fee is based on the exchange value of the transaction (nominal value x gross exchange rate).
[14] 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 internet and mobilebanking services.
[15] Using the OTPdirekt Telephone, PB recorded phone, OTPdirekt Internet and OTPdirekt Broker OTP InternetBank and OTP MobilBank services, subscription orders can be placed if the marketing documents of the financial instrument allow it.
[16] 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.
[17] 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.
[18] Deleted
at the daily OTP foreign exchange mid-rate.
[19] Deleted
[20] Including OTC auction BSE orders, unless otherwise provided in the relevant Announcement.
[21] Deleted
[22] 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).
[23] Deleted
[24] Deleted
[25] Deleted
[26] The redemption of open-ended investment units with T+X day settlement, issued by funds managed by OTP Fund Management Ltd. and OTP Real Estate Fund Management Ltd., with an indicated planned redemption price (advance payment), is not possible through the OTP SingleMarket service.
[27] 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.)

[28] For Premium Hungarian Government Bonds, Bonus Hungarian Government Bonds, Hungarian Government Bond Plus, Fixed Hungarian Government Bonds, Euro Hungarian Government Bonds, and bonds issued by the Bank, only OTC (over-the-counter) sell orders can be placed; it is not possible to place OTC buy orders for these securities through any channel.
For Discount Treasury Bills and Hungarian Government Bonds, if the Bank has its own inventory, the Client may place OTC buy orders as well, but this is not possible via OTP InternetBank or MobileBank**.**

[29] Through OTP Internet and mobile banking, you can place orders exclusively using the freely available cash balance on the Pension Savings Securities Account; for other securities accounts, this is not possible via OTP Internet or mobile banking.
[30] Corporate clients cannot place securities orders via OTP Internet and Mobile Banking.
[31]

Investment fund managed by OTP Fund Management Ltd. and OTP Real Estate Fund Management Ltd by categories
Long and free duration bond funds
OTP EMEA Származtatott Kötvény Alap[35] series "A" and "I" (serie "I"[34] only for institutional investors)
OTP Maxima kötvény Alap
OTP Stratégiai Euró Kötvény Alap[35] series "A" and "B"
OTP Meta Származtatott Globális Kötvény Alap[35] series "A" and "I" (serie "I"[34] only for institutional investors)
Mixed funds
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[35]
OTP Prémium Növekedési Vegyes Alapok Alapja
OTP Prémium Euró Vegyes Alapok Alapja
OTP Prémium Kiegyensúlyozott Vegyes Alapok Alapja
OTP Multi-Asset Konzervatív Alapok Alapja[35]
OTP Multi-Asset Kiegyensúlyozott Alapok Alapja[35]
OTP Paletta Származtatott Vegyes Értékpapíralap
Céldátum funds
OTP Céldátum 2025 Alapba Fektető Alap
OTP Céldátum 2030 Vegyes Alapba Fektető Alap[35] series "A" and "I" (serie "I"[34] only for institutional investors)
OTP Céldátum 2035 Vegyes Alapba Fektető Alap[35] series "A" and "I" (serie "I"[34] only for institutional investors)
OTP Céldátum 2040 Alapba Fektető Alap[35] series "A" and "I" (serie "I"[34] only for institutional investors)
OTP Céldátum 2045 Alapba Fektető Alap[35] series "A" and "I" (serie "I"[34] only for institutional investors)
OTP Céldátum 2050 Alapba Fektető Alap[35] series "A" and "I" (serie "I"[34] only for institutional investors)
Real estate funds (direct, indirect) series in HUF
OTP Ingatlanvilág Alapok Alapja
OTP Ingatlanbefektetési Alap[35] series "A", "B" and "I" (serie "I"[34] only for institutional investors)
OTP PRIME Ingatlanbefektetési Alap[35] series "A" and "I" (serie "I"[34] only for institutional investors)
Real estate funds (direct, indirect) series in foreign currency
OTP Euró Ingatlanpiaci Alapok Alapja[35]
OTP Dollár Ingatlanpiaci Alapok Alapja[35]
OTP PRIME Euró Ingatlanpiaci Alapok Alapja[35]
Absolute return funds
OTP Abszolút Hozamú Származtatott Alap series "A" and "B" (serie "B"[34] only for institutional investors)
OTP AHA Euró Származtatott Alapba Fektető Alap[35]
OTP EMDA Abszolút Hozamú Származtatott Alap
OTP Föld Kincsei Abszolút Hozamú Származtatott Árupiaci Alap "A" „B" and "I" (serie "I"[34] only for institutional investors)
OTP Felxible Abszolút Hozamú Származtatott Alap "A", "B" és "C" series (serie "I"[34] only for institutional investors)
OTP Klímaváltozás Abszolút Hozamú Származtatott Alap "A" and "B" series
OTP Spectra Származtatott Alapba Fektető Alap (Az alap vételi, visszaváltási, átcsoportosítási és visszfaorgatási jutalékai 2024.10.09-től módosulnak.)

OTP Supra Abszolút Hozamú Származtatott Alap
OTP Supra Euró Származtatott Alapba Fektető Alap[35]
OTP Sigma Származtatott Abszolút Hozamú Alap series "A" and "I" (serie "I"[34] only for institutional investors)
OTP Új Európa Abszolút Hozamú Származtatott Alap series "A" and "B"
OTP Új Európa Euró Származtatott Alapba Fektető Alap[35]
OTP EMDA Euró Származtatott Alapba Fektető Alap[35] series "A" and "B"
OTP Prémium Származtatott Alapok Alapja
OTP Prémium Származtatott Euró Alapok Alapja[35]
OTP Supra Dollár Származtatott Alapba Fektető Alap[35]
OTP Trend Abszolút Hozamú Származtatott Alap [35] series "A" and "B" (serie "B"[34] only for institutional investors)
Commodity funds
OTP Terra Árupiaci Alap[35] series "A", "B" and "I" (serie "I"[34] only for institutional investors)
Equity funds
OTP Ázsiai Részvény Alapok Alapja series "A" and "B"
OTP Fundman Részvény Alap[35] series "A", "B" and "C" (serie "B"[34] only for institutional investors)
OTP Közép-Európai Származtatott Részvény Alap series "A" and "B"[35]
OTP Nyugat-Európai Részvény Alap[35] series "A" and "B"[35]
OTP Omega Fejlett Piaci Részvények Alapok Alapja series "A" and "B"
OTP Orosz Részvény Alap[37] series "A", "B" and "C" (serie "B"[34] 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"[34] only for institutional investors)
OTP Török Részvény Alap series "A", "B" and "C" (serie "B"[34] only for institutional investors)
OTP USA Részvény Alap[35] series "A", "B" and "C"

[32] 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.
[33] The projection basis for the distribution commission, expressed as a percentage, is the exchange value (number of units x Net Asset Value per unit).
[34] 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.
[35] Deleted
[36] 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

[37] 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.
[38] The OTP PRIME Euró Ingatlanpiaci Alapok Alapja (Merging Fund) and the OTP Euró Ingatlanpiaci Alapok Alapja (Receiving Fund) will merge on 31 August 2026. Prior to the merger, no transaction fee or additional fee will be charged in connection with redemption orders submitted for the investment units of the Funds with valuation dates between 20 July 2026 and 19 August 2026. The distribution of the investment units of both Funds will be suspended for the period from 24 August 2026 to 31 August 2026.
[39] Deleted.

[40] 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 .
[41] 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”, 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.
[42] 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.
[43] Except for BNP funds: HUF/EUR/USD/GBP/JPY 0
[44] 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.
[45] 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.
[46] 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).
[48]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.
[49]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.
[50]The Bank provides the discount until withdraw, but at the latest until 2026. 31th of December.
[51]No new Standing Purchase Orders can be placed for the OTP Céldátum 2025 Fund. Furthermore, depending on the decision of the Hungarian National Bank (MNB), the Fund will merge with another investment fund through absorption in 2026. Therefore, we will provide a commission-free redemption period for clients holding units of the Fund until the merger.
[52] The promotional waiver of the account maintenance fee is valid from 1 October 2026 until withdrawal, but no later than 31 December 2028, for Junior clients aged 14–24 with LAFI, LAIF or LAFF account packages, as well as for Private Banking and Digital Private Banking clients aged 18–24 with LAPR or LDPB account packages.
The benefit is available to both existing and new clients, irrespective of the assets held in the account, for Normal Securities Accounts, Long-Term Investment Securities Accounts (LTIA), and Pension Savings Accounts (PSA-D)).
If an account covered by the promotional fee waiver is terminated, the account maintenance fee will be waived for the entire quarter in which the account is terminated.
If a client eligible for the fee waiver turns 24 during the promotional period, the account maintenance fee will be charged for the entire quarter in which the client turns 24.

The amended provisions of this Annex, in italics and in grey, indicate the changes compared to Annex D1, which entered into force on 1 September 2026