

ANNOUNCEMENT

on the distribution of foreign currency

Valid from: 01 September 2023

CURRENCY EXCHANGE FOR CUSTOMERS

1. OTP Bank purchases, accepts for payment (taking into account the restrictions on purchase and acceptance) and sells, furthermore executes payment in those negotiable foreign currencies (currency) in respect of which OTP Bank quotes currency rate. OTP Bank may introduce sale/withdrawal and/or purchase/payment restrictions for certain currencies in accordance with events arising in international currency distribution. *The tariffs and other conditions applicable to the distribution of foreign currency banknotes are set out in the Announcement entitled "Tariffs applicable to the distribution of banknotes and coins". OTP Bank doesn't distribute currency coins since 1 January 2022.*
2. OTP Bank is obliged to withdraw from circulation the damaged, mutilated and contaminated banknotes, irrespective of the degree of contamination. OTP Bank purchases damaged and mutilated banknotes — if they are still eligible for purchase — according to the provisions of the Announcement referred to in the previous point. OTP Bank will withdraw suspected counterfeit foreign payment instruments against a receipt for no consideration, and forward them to the Magyar Nemzeti Bank.
3. When exchanging currency in an amount **reaching or exceeding three hundred thousand forints** or, when an order comprises of several items within one year, if the cumulative amount of the transaction orders reaches three hundred thousand forint, the identification of the customer will be performed in accordance with the terms set forth in the Announcement entitled "OTP Bank Plc's rules pertaining to customer identification".
4. OTP Bank purchases the foreign currency at the cash buy rate and sells it at the cash sell rate prevailing on the day when the transaction is executed. In the case of conversion (exchanging a foreign currency payment instrument to a payment instrument denominated in a different currency), OTP Bank will purchase the payment instrument offered for exchange for forint at the cash buy rate and then sell the foreign currency payment instrument delivered by it against forint, calculated at the cash sell rate.

ADDITIONAL INFORMATION NOTE ON DATA PROCESSING FOR CURRENCY EXCHANGE

The information note of the Controller on data processing during currency exchange services for customers is included in this Information Note on Data Processing and the General Data Protection Policy in Annex 5 on data processing of the General Business Regulations of OTP Bank Plc. (hereinafter "General Data Protection Policy"). This Information Note on Data Processing is a supplement to the General Data Protection Policy, regarding the specification of the terms of data processing performed during currency exchange services for retail customers. This Information Note on Data Processing shall be applicable together with the General Data Protection Policy of OTP Bank Plc.

1. Identity and contact details of the data controllers

- 1.1. Data controller's name: OTP Bank Plc. (Controller)
Registered office: 1051 Budapest, Nádor u. 16., Hungary
Postal address: OTP Bank Plc., 1876 Budapest
E-mail: informacio@otpbank.hu
Phone: (+36 1/30/20/70) 3 666 666
Website: www.otpbank.hu

Details of the Data Controller's data protection officer:

Name: Zoárd Gázmár
Postal address: 1131 Budapest, Babér utca 9.
E-mail: adatvedelem@otpbank.hu

2. Processing Data Subjects' data

2.1. Data Subjects

During the provision of currency exchange services, the Controller processes the personal data of the

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following natural persons (hereinafter "Data Subject"):

- (a) Person requesting currency conversion

2.2. Data set managed

During currency exchange, in addition to the data groups specified in Clause 2 of the General Data Protection Policy, the Controller processes data concerning Data Subjects which belong to the following data groups:

- (a) Currency exchange data

The specific set of data processed during currency exchange is included in this Announcement and in additional documents generated during the currency exchange.

2.3. Purpose of data processing

In addition to the purposes specified in Clause 3 of the General Data Protection Policy, the Controller processes the data defined in Clause 2.2 herein for the following purposes or with the following modifications:

- (a) Performance of the currency exchange request

2.4. Legal bases of processing

As part of currency exchange, the Controller processes the data of Data Subjects based on the following legal titles listed in Clause 4 of the General Data Protection Policy.

2.4.1. Preparation of the conclusion of and performance of the contract for currency exchange

The Data Controller manages the personal data provided during the currency exchange for the purposes of preparing for contracting and for performing the Contract, including the enforcement of the rights and claims arising from the Contract and the submission of legal claims.

This Announcement lays down the detailed conditions for currency exchange.

To achieve the above purpose, the Controller performs, in particular, the following:

- identification of the Data Subject based on personal identification data in order to prepare the currency exchange
- processing of the contact details of the Data Subject for the purposes of communication during the preparation and performance of the currency exchange

2.4.2. Mandatory data processing

In addition to the statutory obligations specified in Clause 7 of the General Data Protection Policy, the Controller does not process the personal data of the Data Subjects for ensuring compliance with any other statutory obligation.

In relation to the current data processing, the Data Controller does not process data under the Act on the Central Credit Information System, out of the statutory regulations listed in Section 7 of the General Data Protection Policy, or under any laws, as it would be necessary for Community or state aid or its intermediation.

2.5. Period of data retention

The retention period of data processed in relation to the provisioning of currency exchange services is governed by Clauses 5-9 of the General Data Protection Policy.

Simultaneously with the entry into force of this Announcement, the Announcement on the distribution of foreign currency issued on *29 October 2021*—effective from *1 January 2022*—shall lapse.

The amendments in the Announcement are printed in italics.