

## PUBLIC ANNOUNCEMENT

on Interest Rates, Commissions, Fees and Charges Applicable to Credit and Loan Agreements, Other Banking Commitments for Medium and Large Corporate Clients and Water Utilities

<b>I. LENDING FEES</b> <sup>(24)</sup>	
<b>A. OTP APPLICABLE INTEREST RATES</b> <sup>(1)(2)(7)</sup>	
1. <b>OTP applicable HUF interest rate</b> <sup>(1)</sup> (except transactions as per section I.A.3)	3-month BUBOR + 6.05% p.a.
2. <b>OTP applicable foreign currency interest rate</b> <sup>(3)</sup>	Basic interest rate + 7.15% p.a.
3. <b>OTP voluntary interest rate cap</b> <sup>(44)</sup>	1-month BUBOR + 1.0%, but maximum 12.0% p.a. in case of agreements concluded between 09/10/2023 and 01/11/2023, until withdrawn 1-month BUBOR + 1.0%, but maximum 11.5% p.a. in case of agreements concluded between 02/11/2023 and 31/13/2023, until withdrawn 1-month BUBOR + 1.0%, but maximum 9.9% p.a. in case of agreements concluded from 01/01/2024, until withdrawn
4. <b>OTP HUF margin discount promotion</b> <sup>(48)</sup>	In case 1- or 3-month BUBOR is used as basic interest, the margin will be 0% instead of the margin set out in the Agreement for 6 months from the day the agreement is concluded for new HUF corporate credit, except for investment credit, and in case of investment credit, if the first disbursement is done until 31 December 2024, for 6 months from the day of the first disbursement.
<b>B. CREDIT-, LOAN AND RECEIVABLES PURCHASE TRANSACTIONS – GENERAL COMMISSIONS, FEES AND CHARGES</b>	
1. <b>Credit Assessment Fee</b> <sup>(4)(12)</sup>	
a/ for credit applications below 100 million HUF	HUF 71,000+ 0.11% of the credit amount
b/ for credit applications exceeding 100 million HUF	subject to case-by-case agreement
2. <b>Contracting fee</b> <sup>(9)</sup>	1.05% of the contract amount
3. <b>Contracting fee</b> (for bank guarantee/guarantee, guarantee commitment issued separately from the credit facility) <sup>(13)</sup>	HUF 71,000+ 0.11% (not charged if it covers a collateral security)
4. <b>Facility-setting Fee</b> <sup>(20)</sup>	HUF 58,800/occasion
5. <b>Disbursement fee</b> <sup>(21)</sup>	0.25%, minimum HUF 58,800/occasion
6. <b>Service Charges</b>	
a/ for a term of 0 to 3 months	one-off 0.5%, minimum HUF 28,300
b / for a term of 4 to 6 months	one-off 1.0%, minimum HUF 28,300
c/ for a term of 7 to 9 months	one-off 1.5%, minimum HUF 28,300
d/ for a term of 10 to 12 months	one-off 2.0%, minimum HUF 28,300
e/ in the case of an indefinite term	one-off 2.0%, minimum HUF 28,300
f/ for a term longer than one year	2.0% p.a.
g/ factoring Service Charges (per account, regardless of term)	0.5%, min. HUF 500, max HUF 2,000
7. <b>Commitment Fee</b> <sup>(12)</sup>	1.5% p.a.
8. <b>Revision fee</b> <sup>(15)</sup>	one-off 2.0%, minimum HUF 28,300
9. <b>Factoring/forfeiting fee</b>	1.5% / gross account amount
<b>C. ADDITIONAL FEES RELATED TO THE ISSUANCE OF GUARANTEES</b> <sup>(1)(13)</sup>	
1. <b>Guarantee fee</b>	
a/ Bank guarantee/guarantee for less than one year	2.5% p.a., min. HUF 71,200
b/ Bank guarantee/guarantee for more than one year	3.0% p.a., min. HUF 86,000
c) bank guarantee / guarantee with collateral security, regardless of term	2.0% p.a., min. HUF 43,000
2. <b>Issuance of the bank guarantee/guarantee promissory note</b>	HUF 33,600
3. <b>One-time issuance commission</b> (for foreign currency and international HUF guarantees)	one-off 0.25%, min. HUF 8,000
<b>D. OTHER CHANGES RELATED TO AMENDMENT</b>	
1. <b>Prepayment Fee</b> <sup>(22)</sup>	1.0% of the amount involved, minimum HUF 58,800
2. <b>Prolongation Fee</b>	2.11% p.a. on the amount involved, min. HUF 21,100
3. <b>Agreement Amendment Fee</b>	HUF 35,500+ 0.37% of the amount involved
4. <b>Guarantee Amendment fee</b> (in case of amendment of foreign currency and international HUF guarantee not related to the increase)	HUF 6,000
<b>E. OTHER FEES RELATED TO NON-COMPLIANCE WITH CONTRACTUAL OBL</b>	
1. <b>Management of drawn down guarantees</b> (for foreign currency and international HUF guarantees)	0.2%, min. HUF 7,000, max HUF 100,000
2. <b>Special Turnover Charge</b> <sup>(16)</sup>	one-off 0.5%
3. <b>Penalty for Late Information</b> <sup>(23)</sup>	HUF 58,800
<b>F. FEES FOR OTHER SERVICES</b>	
1. <b>Administration Fee</b>	HUF 5,000
2. <b>Bank Information Fee</b>	subject to agreement, but min. HUF 6,825
<b>G. SZÉCHENYI CARD OVERDRAFT FACILITY Max+</b> <sup>(28)(38)</sup>	
1. <b>a) Interest rate</b> (in case of an Agreement concluded until 28 February 2023 based on an application received by KAVOSZ Zrt. until 6 February 2023) <sup>(39)</sup>	15.5% p.a.
<b>b) Interest rate</b> (in case of an Agreement concluded after 28 February 2023 and before 2 May 2023 based on an application received by KAVOSZ Zrt. until 6 February 2023 or in case of an Agreement concluded before 2 May 2023 based on an application received by KAVOSZ Zrt. from 7 February 2023) <sup>(40)</sup>	15.0% p.a.
<b>c) Interest rate</b> (in case of an Agreement concluded between 2 May 2023 and 31 July 2023) <sup>(41)</sup>	16.0% p.a.
<b>d) Interest rate</b> (in case of an Agreement concluded between 1 August 2023 and 1 October 2023) <sup>(42)</sup>	14.5% p.a.
<b>e) Interest rate</b> (in case of an Agreement concluded between 2 October 2023 and 30 November 2023) <sup>(43)</sup>	13.0% p.a.
<b>f) Interest rate</b> (in case of an Agreement concluded between 1 December 2023 and 21 January 2024) <sup>(46)</sup>	12.0% p.a.
<b>g) Interest rate</b> (in case of an Agreement concluded from 22 January 2024) <sup>(47)</sup>	10.0% p.a.
2. <b>Service Charges</b>	0.5% p.a.
3. <b>Commitment Fee</b>	1.0% p.a.
4. <b>Facility-setting Fee</b> (calculated per contracted loan amount) <sup>(32)</sup>	
a/ in case of HUF 1-2 million	HUF 26,000
b/ in case of HUF 3-4 million	HUF 46,000

c/ in case of HUF 5-6 million	HUF 66,000
d/ in case of HUF 7-10 million	HUF 86,000
e/ in case of HUF 11-15 million	HUF 116,000
f/ in case of HUF 16-20 million	HUF 136,000
g/ in case of HUF 21-25 million	HUF 156,000
h/ in case of HUF 26-50 million	HUF 176,000
i/ in case of HUF 51-75 million	HUF 226,000
j/ in case of HUF 76-100 million	HUF 276,000
k/ in case of HUF 101-200 million	HUF 296,000
l/ in case of HUF 201-300 million	HUF 316,000
<b>5. Special Turnover Charge</b> <sup>(29)</sup>	1.0% p.a.
<b>6. Other fees</b>	according to Sections II and III of this Public Announcement
<b>H. SZÉCHENYI LIQUIDITY CREDIT Max+ <sup>(28)</sup></b>	
<b>1. a) Interest rate</b> (in case of an Agreement concluded until 28 February 2023 based on an application received by KAVOSZ Zrt. until 6 February 2023) <sup>(39)</sup>	15.5% p.a.
<b>b) Interest rate</b> ((in case of an Agreement concluded after 28 February 2023 and before 2 May 2023 based on an application received by KAVOSZ Zrt. until 6 February 2023 or in case of an Agreement concluded before 2 May 2023 based on an application received by KAVOSZ Zrt. from 7 February 2023) <sup>(40)</sup>	15.0% p.a.
<b>c) Interest rate</b> (in case of an Agreement concluded between 2 May 2023 and 31 July 2023) <sup>(41)</sup>	16.0% p.a.
<b>d) Interest rate</b> (in case of an Agreement concluded between 1 August 2023 and 1 October 2023) <sup>(42)</sup>	14.5% p.a.
<b>e) Interest rate</b> (in case of an Agreement concluded between 2 October 2023 and 30 November 2023) <sup>(43)</sup>	13.0% p.a.
<b>f) Interest rate</b> (in case of an Agreement concluded between 1 December 2023 and 21 January 2024) <sup>(46)</sup>	12.0% p.a.
<b>g) Interest rate</b> (in case of an Agreement concluded from 22 January 2024) <sup>(47)</sup>	10.0% p.a.
<b>2. Service Charges</b>	0.5% p.a.
<b>3. Contracting fee</b> (calculated per contracted loan amount)	one-off 1.5%, but maximum HUF 1,500,000
<b>4. Special Turnover Charge</b> <sup>(29)</sup>	1.0% p.a.
<b>5. Agreement Amendment Fee</b> <sup>(37)</sup>	according to Section I.D.3 of this Public Announcement
<b>6. Prepayment Fee</b>	according to Section I.D.1 of this Public Announcement
<b>7. Other fees</b>	according to Sections II and III of this Public Announcement
<b>I. SZÉCHENYI INVESTMENT CREDIT Max+ <sup>(28)</sup></b>	
<b>1. a) Interest rate</b> (in case of an Agreement concluded until 28 February 2023 based on an application received by KAVOSZ Zrt. until 6 February 2023) <sup>(39)</sup>	15.5% p.a.
<b>b) Interest rate</b> (in case of an Agreement concluded after 28 February 2023 and before 2 May 2023 based on an application received by KAVOSZ Zrt. until 6 February 2023 or in case of an Agreement concluded before 2 May 2023 based on an application received by KAVOSZ Zrt. from 7 February 2023) <sup>(40)</sup>	12.5% p.a.
<b>c) Interest rate</b> (in case of an Agreement concluded between 2 May 2023 and 31 July 2023) <sup>(41)</sup>	14.3% p.a.
<b>d) Interest rate</b> (in case of an Agreement concluded between 1 August 2023 and 1 October 2023) <sup>(42)</sup>	13.0% p.a.
<b>e) Interest rate</b> (in case of an Agreement concluded between 2 October 2023 and 21 January 2024) <sup>(43)</sup>	12.0% p.a.
<b>f) Interest rate</b> (in case of an Agreement concluded from 22 January 2024) <sup>(47)</sup>	10.0% p.a.
<b>2. Service Charges</b>	0.5% p.a.
<b>3. Contracting fee</b> (calculated per contracted loan amount)	one-off 2.0%, but maximum HUF 2,000,000
<b>4. Disbursement Fee</b>	HUF 15,000 per disbursement
<b>5. Special Turnover Charge</b> <sup>(29)</sup>	1.0% p.a.
<b>6. Agreement Amendment Fee</b> <sup>(37)</sup>	according to Section I.D.3 of this Public Announcement
<b>7. Prepayment Fee</b>	according to Section I.D.1 of this Public Announcement
<b>8. Other fees</b>	according to Sections II and III of this Public Announcement
<b>J. AGRICULTURAL SZÉCHENYI INVESTMENT CREDIT Max+ <sup>(30)</sup></b>	
<b>1. a) Interest rate</b> (in case of an Agreement concluded until 28 February 2023 based on an application received by KAVOSZ Zrt. until 6 February 2023) <sup>(39)</sup>	15.5% p.a.
<b>b) Interest rate</b> (in case of an Agreement concluded between 28 February 2023 and 2 May 2023 based on an application received by KAVOSZ Zrt. until 6 February 2023 or in case of an Agreement concluded until 2 May 2023 based on an application received by KAVOSZ Zrt. from 7 February 2023) <sup>(40)</sup>	12.5% p.a.
<b>c) Interest rate</b> (in case of an Agreement concluded between 2 May 2023 and 31 July 2023) <sup>(41)</sup>	14.3% p.a.
<b>d) Interest rate</b> (in case of an Agreement concluded between 1 August 2023 and 1 October 2023) <sup>(42)</sup>	13.0% p.a.
<b>e) Interest rate</b> (in case of an Agreement concluded between 2 October 2023 and 21 January 2024) <sup>(43)</sup>	12.0% p.a.
<b>f) Interest rate</b> (in case of an Agreement concluded from 22 January 2024) <sup>(47)</sup>	10.0% p.a.
<b>2. Service Charges</b>	0.5% p.a.
<b>3. Contracting fee</b> (calculated per contracted loan amount)	one-off 2.0%, but maximum HUF 2,000,000
<b>4. Disbursement Fee</b>	HUF 15,000 per disbursement
<b>5. Special Turnover Charge</b> <sup>(29)</sup>	1.0% p.a.
<b>6. Agreement Amendment Fee</b> <sup>(37)</sup>	according to Section I.D.3 of this Public Announcement
<b>7. Prepayment Fee</b>	according to Section I.D.1 of this Public Announcement
<b>8. Other fees</b>	according to Sections II and III of this Public Announcement
<b>K. MFB CORPORATE ENERGY EFFICIENCY CREDIT PROGRAMME</b>	
<b>1. Interest</b>	6.5% p.a.
<b>2. Credit Assessment Fee (on the loan amount)</b>	0.5%, maximum EUR 1,250
<b>3. Agreement Amendment Fee (per agreement)</b>	1.0%
<b>4. Prepayment Fee (on the prepaid amount)</b>	1.0%
<b>5. Other fees</b>	according to Sections II and III of this Public Announcement
<b>L. SZÉCHENYI CARD RESTART INVESTMENT CREDIT MAX (suspended product) <sup>(31)</sup></b>	
<b>1. Interest</b> <sup>(34)</sup>	14.5% p.a.
<b>2. Service Charges</b>	2.5% p.a.
<b>3. Commitment Fee</b>	1.0% p.a.
<b>4. Facility-setting Fee</b> (calculated per contracted loan amount) <sup>(32)</sup>	
a/ in case of HUF 1-2 million	HUF 26,000
b/ in case of HUF 3-4 million	HUF 46,000

c/ in case of HUF 5-6 million	HUF 66,000
d/ in case of HUF 7-10 million	HUF 86,000
e/ in case of HUF 11-15 million	HUF 116,000
f/ in case of HUF 16-20 million	HUF 136,000
g/ in case of HUF 21-25 million	HUF 156,000
h/ in case of HUF 26-50 million	HUF 176,000
i/ in case of HUF 51-75 million	HUF 226,000
j/ in case of HUF 76-100 million	HUF 276,000
k/ in case of HUF 101-200 million	HUF 296,000
l/ in case of HUF 201-250 million	HUF 316,000
5. <b>Special Turnover Charge</b> <sup>(25)</sup>	1.0% p.a.
6. <b>Other fees</b>	according to Sections II and III of this Public Announcement
<b>M. SZÉCHENYI RESTART INVESTMENT CREDIT MAX (suspended product<sup>(28)</sup>)</b>	
1. <b>Interest</b> <sup>(35)</sup>	13.5% p.a.
2. <b>Service Charges</b>	2.5% p.a.
3. <b>Contracting fee</b> (calculated per contracted loan amount)	one-off 2.0%, but maximum HUF 2,000,000
4. <b>Disbursement Fee</b>	HUF 15,000 per disbursement
5. <b>Special Turnover Charge</b> <sup>(29)</sup>	1.0% p.a.
6. <b>Agreement Amendment Fee</b>	according to Section I.D.3 of this Public Announcement
7. <b>Prepayment Fee</b>	according to Section I.D.1 of this Public Announcement
8. <b>Other fees</b>	according to Sections II and III of this Public Announcement
<b>N. AGRICULTURAL SZÉCHENYI RESTART INVESTMENT CREDIT MAX (suspended product<sup>(30)</sup>)</b>	
1. <b>Interest</b> <sup>(36)</sup>	13.5% p.a.
2. <b>Service Charges</b>	2.5% p.a.
3. <b>Contracting fee</b> (calculated per contracted loan amount)	one-off 2.0%, but maximum HUF 2,000,000
4. <b>Disbursement Fee</b>	HUF 15,000 per disbursement
5. <b>Special Turnover Charge</b> <sup>(29)</sup>	1.0% p.a.
6. <b>Agreement Amendment Fee</b>	according to Section I.D.3 of this Public Announcement
7. <b>Prepayment Fee</b>	according to Section I.D.1 of this Public Announcement
8. <b>Other fees</b>	according to Sections II and III of this Public Announcement
<b>O. SZÉCHENYI RESTART INVESTMENT CREDIT (suspended product<sup>(25)</sup>)</b>	
1. <b>Interest</b>	9.0% p.a. <sup>(27)</sup>
2. <b>Service Charges</b>	0.5% p.a.
3. <b>Contracting fee</b> (calculated per contracted loan amount)	one-off 1.5%, but maximum HUF 1,500,000
4. <b>Disbursement Fee</b>	HUF 15,000 per disbursement
5. <b>Agreement Amendment Fee</b>	according to Section I.D.3 of this Public Announcement
<b>P. AGRICULTURAL SZÉCHENYI RESTART INVESTMENT CREDIT (suspended product<sup>(26)</sup>)</b>	
1. <b>Interest</b>	9.0% p.a. <sup>(27)</sup>
2. <b>Service Charges</b>	0.5% p.a.
3. <b>Contracting fee</b> (calculated per contracted loan amount)	one-off 1.5%, but maximum HUF 1,500,000
4. <b>Disbursement Fee</b>	HUF 15,000 per disbursement
5. <b>Agreement Amendment Fee</b>	according to Section I.D.3 of this Public Announcement
<b>Q. SZÉCHENYI INVESTMENT CREDIT PLUS (suspended product<sup>(18)</sup>)</b>	
1. <b>Interest</b> <sup>(17)</sup>	4.5% p.a.
2. <b>Service Charges</b>	0.5% p.a.
3. <b>Contracting fee</b> (calculated per contracted loan amount)	one-off 1.5%, but maximum HUF 1,500,000
4. <b>Disbursement Fee</b>	HUF 15,000 per disbursement
5. <b>Agreement Amendment Fee</b>	according to Section I.D.3 of this Public Announcement
<b>R. AGRICULTURAL SZÉCHENYI INVESTMENT CREDIT PLUS (suspended product<sup>(19)</sup>)</b>	
1. <b>Interest</b> <sup>(17)</sup>	4.5% p.a.
2. <b>Service Charges</b>	0.5% p.a.
3. <b>Contracting fee</b> (calculated per contracted loan amount)	one-off 1.5%, but maximum HUF 1,500,000
4. <b>Disbursement Fee</b>	HUF 15,000 per disbursement
5. <b>Agreement Amendment Fee</b>	according to Section I.D.3 of this Public Announcement
<b>S. BANK GUARANTEES <sup>(1)</sup> (suspended product <sup>(14)</sup>)</b>	
1. <b>General bank guarantees</b>	
a/ Bank guarantees for less than one year	2.5%, min. HUF 52,800
b/ Bank guarantees for more than one year	3.0%, min. HUF 63,400
c/ With collateral security, regardless of term	2.0%, min. HUF 31,700
2. <b>Bank guarantees, suretyship documents for customs procedures</b>	
a/ Bank guarantees for less than one year	2.5%, min. HUF 52,800
b/ Bank guarantees for more than one year	3.0%, min. HUF 63,400
c/ Cash with collateral security, regardless of term	2.0%, min. HUF 31,700
3. <b>Issuance of the bank guarantee promissory note</b>	HUF 26,400 + 0.053% of the guaranteed amount
<b>II. FEES RELATING TO COLLATERAL</b>	
1. <b>Use of value assessment services of OTP Jelzálogbank Zrt.</b>	according to value assessment costs table of OTP Jelzálogbank Zrt. (Annex 1 to this Public Announcement)
2. <b>Use of Land Registry Office Information System (TakarNet) <sup>(10)</sup></b>	<a href="http://www.foldhivatal.hu">www.foldhivatal.hu</a> (TakarNet tájékoztató/Díjak (TakarNet information/Fees))
a/ copy of title deed, map and land use sheet	as currently charged by the TakarNet
b/ annual registration fee for change monitoring	as currently charged by the TakarNet (real estate/year)
3. <b>Collateral Service Charges (mortgage registration)</b>	According to the Land Registry Office tariff (currently HUF 12,600 / property concerned)
4. <b>Credit Collateral Register (HBNY)</b>	According to the Notary's Chamber (MOKK) tariff (currently HUF 7,000)
5. <b>GHG suretyship fee</b>	According to GHG's Public Announcement and Business Regulations ( <a href="http://www.garantiga.hu">www.garantiga.hu</a> )
6. <b>AVHGA suretyship fee</b>	According to AVHGA's Public Announcement and Business Regulations ( <a href="http://www.avhga.hu">www.avhga.hu</a> )
7. <b>Exim Damage Mitigation Credit Coverage Program</b>	according to the List of Conditions of Magyar Export-Import Bank Zrt. ( <a href="http://www.exim.hu">www.exim.hu</a> )
<b>III. INTEREST ON LATE PAYMENTS<sup>(33)</sup></b>	
1. <b>Default interest rate</b> <sup>(6)</sup>	6.0% p.a.

<b>2. Interest on redeemed bank guarantee/guarantee</b>	28.0% for HUF receivables and 29.0% for foreign currency receivables
<b>3. Interest on redeemed bank guarantee (for suspended Bank guarantee product)</b>	26.9% for HUF receivables and 22.6% for foreign currency receivables

- (1) Deviation from applicable degrees is possible depending on the debtor-rating categories. For Lombard credits (credits on security), the conditions specified in the current public announcement "On interest rates, commissions, fees and costs applicable to credit transactions and other bank commitments performed for micro and small enterprise clientele" and the conditions included in the applicable "Announcement of Fees for Standard Loan Transactions" apply.
- (2) For credit and loan agreements concluded before 30.09.2011 and still in force, the reference interest rate for Short-term credits is 22.0%, the Reference interest rate for Long-term credits is 23.0%, the reference interest rate for Overdraft facilities is 22.0%, the reference interest rate for Factoring is 22.0%, the reference interest rate for Forfaiting is 23.0%, the Prime rate is 15.50%.
- (3) The basic interest rate is the money market interest rate according to the Corporate Division Business Regulations for the currency of the amount disbursed.
- (4) It is charged for every credit transaction and other bank commitment, except for factoring transactions after 1 March 2013.
- (5) OTP Bank Plc. may apply different rates for different schemes and products.
- (6) For principal debt unpaid at maturity, the default interest rate applied in the calculation of the default interest for the period of the delay. The calculation of default interest is included in the agreement.
- (7) For Factoring transactions, the discount interest rate is calculated as follows:  $K_{dkt} = \frac{K_e}{1 + (K_e \cdot \frac{t}{36000})}$ , where  $K_{dkt}$ = discount interest rate  $K_e$ = annual factoring interest rate  $t$ = number of days between the factoring value date and the due date (final maturity) of the receivable. Formula for calculating factoring interest:  $K_s = VR \cdot K_{dkt} \cdot \frac{t}{36000}$ , where  $K_s$ = interest amount,  $VR$ = purchase price instalment. Formula for calculating factoring default interest:  $K_s = VR \cdot (K_e + 6) \cdot \frac{t}{36000}$ , where  $K_s$ = amount of default interest,  $t$ = number of days between the due date of the receivable and its actual payment.
- (8) The Average Interest Rate for calculating the Interest coverage indicator is 6% p.a..
- (9) It is charged based on the loan amount if the mandatory account turnover in the agreement is not performed.
- (10) For real estate collateralized related to agreements submitted after 20.09.2015, or to agreements concluded before this date but modified after 20.09.2015, OTP Bank Plc. shall use the TakarNet Real estate change monitoring system. Before registration, OTP Bank Plc. shall charge the Client for the (annual) registration fee for such services and the querying fees incurred by OTP Bank Plc. in relation to the notification of changes after the registration. TakarNet services used by the Bank might be different for each credit scheme. Our Clients can find further information about the TakarNet service fees on the [www.foldhivatal.hu](http://www.foldhivatal.hu) → TakarNet tájékoztató (TakarNet information) → Díjak (Fees) webpage.
- (11) The sale of the OTP Business operating loan product has been suspended since 7 January 2019.
- (12) Not charged for a loan agreement enabling the issuance of a guarantee.
- (13) For applications admitted since 1 January 2018.
- (14) For applications admitted since 31 December 2017.
- (15) In the case of overdraft facilities, revolving operating loan and bank guarantee with indefinite maturity, it is charged on the occasion of the annual review, but on the day preceding the annual review date at the latest.
- (16) The Special Turnover Charge - in some agreements a Special Turnover Charge - will be charged for the difference between the required and the actual credit account turnover in the event of non-compliance with the contractually agreed amount of the account turnover within the agreed execution period, after the last day of the execution period, but no later than 30 days after the last day of the execution period, before the annual review date or at the maturity of the loan.
- (17) In the absence of the Client's waiver, a grace period is granted for the payment of interest until 31 December 2020. The Client shall pay the amount of interest accrued during the grace period to the Bank in one lump sum on the first Interest Payment Day following the expiry of the grace period.
- (18) For the Széchenyi Investment Credit Plus product, it is mandatory to use the direct suretyship of Garantiqa Hitelgarancia Zrt. (GHG), which will be charged as determined in Section II of this Public Announcement. The sale of the product has been suspended since 9 July 2021.
- (19) For the Agricultural Széchenyi Investment Credit Plus product, it is mandatory to use the direct suretyship of Agricultural Enterprise Credit Guarantee Foundation (AVHGA), which will be charged as determined in Section II of this Public Announcement. The sale of the product has been suspended since 9 July 2021.
- (20) The Facility-setting Fee is charged for agreements concluded under the Individual Corporate Credit Facility Terms of Business of OTP Bank Plc, as specified in the Business Regulations.
- (21) The Disbursement Fee is charged for loan agreements – with the exception of overdraft facilities - concluded under the Individual Corporate Credit Facility Terms of Business of OTP Bank Plc, as specified in the Business Regulations.
- (22) The Prepayment Fee is charged for loan agreements concluded under the Individual Corporate Credit Facility Terms of Business of OTP Bank Plc, as specified in the Business Regulations, furthermore, for all loan agreements concluded from 1 September 2022 in case of a partial prepayment or final repayment initiated by the client.
- (23) The Penalty for Late Information is charged for agreements concluded under the Individual Corporate Credit Facility Terms of Business of OTP Bank Plc, as specified in the Business Regulations, furthermore, for all loan agreements concluded from 1 September 2022 in case of a failure to comply with the obligation to provide information, prescribed in the agreement, by the deadline, each month until said obligation is fulfilled.
- (24) The Client must pay all the lending fees listed in Section I of the Public Announcement in accordance with the service(s) used.
- (25) For the Széchenyi Restart Investment Credit product, it is mandatory to use the direct suretyship of Garantiqa Hitelgarancia Zrt. (GHG), which will be charged as determined in Section II of this Public Announcement. The sale of the product has been suspended since 1 July 2022.
- (26) For the Agricultural Széchenyi Restart Investment Credit product, it is mandatory to use the direct suretyship of Agricultural Enterprise Credit Guarantee Foundation (AVHGA), which will be charged as determined in Section II of this Public Announcement. The sale of the product has been suspended since 1 July 2022.
- (27) The interest on the loan is: a) fixed at 7.5% p.a. for Agreements concluded until 5 December 2021; b) fixed at 8.0% p.a. for Agreements concluded after 5 December 2021, for which the application for conclusion of the Agreement has been submitted to KAVOSZ Zrt. by 31 December 2021; c) fixed at 9.0% p.a. for applications submitted to KAVOSZ Zrt. from 1 January 2022.
- (28) For the Széchenyi Restart Investment Credit MAX, Széchenyi Card Overdraft Facility Max+, Széchenyi Liquidity Credit Max+ and Széchenyi Investment Credit Max+ product, it is mandatory to use the direct suretyship of Garantiqa Hitelgarancia Zrt. (GHG), the fee of which will be charged as determined in Section II of this Public Announcement. The sale of the Széchenyi Restart Investment Credit MAX product has been suspended since 15 February 2023.
- (29) The Special Turnover Charge will be charged for the difference between the required and the actual credit account turnover in the event of non-compliance with the contractually agreed amount of the account turnover within the agreed execution period, after the last day of the execution period, but no later than 60 days after the last day of the execution period or at the maturity of the loan.
- (30) For the Agricultural Széchenyi Restart Investment Credit MAX and Agricultural Széchenyi Investment Credit Max+ product, it is mandatory to use the direct suretyship of the Agricultural Enterprise Credit Guarantee Foundation (AVHGA), the fee of which will be charged as determined in Section II of this Public Announcement. *The sale of the Agricultural Széchenyi Restart Investment Credit MAX product has been suspended since 15 February 2023.*
- (31) For the 2 and 3-year product variant of the Széchenyi Card Restart Overdraft Facility MAX, it is mandatory to use the direct suretyship of Garantiqa Hitelgarancia Zrt. (GHG), the fee of which will be charged as determined in Section II of this Public Announcement. Fees related to the bank card issued for the Széchenyi Card Restart Overdraft Facility MAX credit facility are included in the "Public Announcement on Business Debit Cards". The sale of the product has been suspended since 15 February 2023.
- (32) The Facility-setting Fee setting is due on the day the credit is made available and every 365 days after the day the contract was concluded (at the time of the review).
- (33) According to government decree 454/2022 (XI.9.) on the different application of certain substantive provisions related to the default interest in consideration of the state of emergency, OTP Bank Plc. takes into account the maximum value of the default interest (25%) according to the government decree when calculating the default interest, from 10 November 2022 for the time of the state of emergency.
- (34) Maximum interest rate for credit and loan agreements still in effect and concluded before 02.12.2022 in respect of the Széchenyi Card Restart Overdraft Facility Max: fix p.a. 12.0%.
- (35) Maximum interest rate for credit and loan agreements still in effect and concluded before 02.12.2022 in respect of the Széchenyi Restart Investment Credit Max: fix p.a. 12.5%.
- (36) Maximum interest rate for credit and loan agreements still in effect and concluded before 02.12.2022 in respect of the Agricultural Széchenyi Restart Investment Credit Max: fix p.a. 12.5%.
- (37) In case of prolongation, the Bank shall charge the Agreement Amendment Fee according to Section I.D.3 of this Public Announcement.
- (38) Fees related to the bank card issued for the Széchenyi Card Overdraft Facility Max+ credit facility are included in the "Public Announcement on Business Debit Cards".
- (39) In case of an Agreement concluded until 28 February 2023 the application for the conclusion of which was received by KAVOSZ Zrt. until 6 February 2023.
- (40) In case of an Agreement concluded based on an application received by KAVOSZ Zrt. on or after 7 February 2023, or in case of an Agreement concluded after 28 February 2023 the application for the conclusion of which was received by KAVOSZ Zrt. until 6 February 2023.
- (41) *In case of Agreements concluded between 2 May 2023 and 31 July 2023, regardless of the date the application is received by KAVOSZ.*
- (42) *In case of Agreements concluded between 1 August 2023 and 1 October 2023, regardless of the date the application is received by KAVOSZ.*
- (43) *In case of Széchenyi Card Overdraft Facility Max+ and Széchenyi Liquidity Credit Max+ Agreements concluded between 2 October 2023 and 30 November 2023 and Széchenyi Investment Credit Max+ and Agricultural Széchenyi Investment Credit Max+ Agreements concluded between 2 October 2023 and 21 January 2024, regardless of the date the application is received by KAVOSZ.*
- (44) *In case of HUF credit transactions provided to finance current assets, except refinancing credit programmes (e.g. MFB, EXIM), and credit transactions provided under the Széchenyi Card Programme.*
- (45) *In case of transactions affected by the OTP voluntary interest rate cap, the amount of the OTP voluntary interest rate cap and these service charges together shall be max. 12,0% until withdrawn in case of agreements concluded between 09 October 2023 and 01 November 2023, max. 11,5% until withdrawn in case of agreements concluded between 02 November 2023 and 31 December 2023, and max. 9,9% until withdrawn in case of agreements concluded from 1 January 2024.*
- (46) *In case of Széchenyi Card Overdraft Facility Max+ and Széchenyi Liquidity Credit Max+ Agreements concluded between 1 December 2023 and 21 January 2024, regardless of the date the application is received by KAVOSZ.*
- (47) *In case of Agreements concluded from 22 January 2024, regardless of the date the application is received by KAVOSZ.*
- (48) *The promotion applies to new HUF corporate credit agreements concluded between 1 February 2024 and 1 May 2024. The promotion does not apply to credit transactions provided under refinancing credit programmes (e.g. MFB, EXIM) and the Széchenyi Card Programme or affected by the OTP voluntary interest rate cap as per section I.A.3 of this Announcement.*

(A) *The amendments to the Announcement are justified by the introduction of the MFB Corporate Energy Efficiency Credit Programme and certain changes in fees listed in OTP Jelzálogbank Zrt.'s value assessment fee table.*

## PUBLIC ANNOUNCEMENT

on Interest Rates, Commissions, Fees and Charges Applicable to Credit and Loan Agreements, Other Banking Commitments for Medium and Large Corporate Clients and Water Utilities

1. Annex no. 1

<b>II. OTP JELZÁLOGBANK ZRT. VALUE ASSESSMENT COSTS TABLE</b>	
Costs in this Cost Table do not exclude VAT (Point c) of Paragraph (1) of Section 86 of Act CXXVII of 2007 on Value Added Tax). Determination of the credit collateral value related to the granting of the credit is an exempt activity.	
<b>A. COST OF VALUE ASSESSMENT</b>	Cost of value assessment depends on the applicable area of the real estate. For real estate types 2 and 3, the applicable area shall be the sum of the net floor area of each floor of all the buildings, structures on and belonging to the real estate. For real estate types 4 and 5, the standard area is the area of the land (plot) itself.
<b>1. Residential real estate:</b> Building site: parcel suitable for the building of a family house or 1, maximum 4-apartment residential building or a holiday /non-shared/ building; condominium apartment; cooperative apartment or apartment belonging to undivided joint property; family house (house part); duplex (one part); terraced house unit; individual holiday building with parcel, parcel-part.	
a) for credit applications concerning less than HUF 50,000,000	HUF 57,445/ property
b) for credit applications concerning more than HUF 50,000,000	HUF 75,790 / property
c) Credit collateral value review fee: for updating for less than one year / for the determination of completion / costs	HUF 31,750 / property for credit applications concerning less than HUF 50,000,000 HUF 47,040 / property for credit applications concerning more than HUF 50,000,000
<b>Note to the clarification of the charges: Property with mixed function:</b> If the property title deed includes a residential function, but the property is used for economic purposes (bed and breakfast, commercial premises, warehouse, etc.), then this property will be valued by OTP Jelzálogbank Zrt. with a charge commensurate with its function. In fact, the valuation is also prepared at a level of detail that is appropriate for commercial purposes. <b>Property with a homogeneous use other than the function listed in the Land Register:</b> In the case of a property that has been rebuilt or converted in accordance with its function, the charge and the content are adapted to the function for which it is actually used. Of course, OTP Jelzálogbank Zrt. will continue to assess a residential office or an office in a detached house as residential property.	
<b>2. Commercial and service real estates</b>	
<b>A. Office building, office room, shopping centre, shopping mall, shop rooms, sports, educational, cultural and tourism facilities.</b> If the total net area of the construction(s):	
a) net area is between 0 and 300 m <sup>2</sup>	HUF 100,000 /pc
b) net area is between 301 and 1,000 m <sup>2</sup>	HUF 150,000 /pc
c) net area between 1,001 and 2,000 m <sup>2</sup>	HUF 200,000 /pc
d) net area between 2,001 and 5,000 m <sup>2</sup>	HUF 230,000 /pc
e) net area between 5,001 and 10,000 m <sup>2</sup>	HUF 350,000 /pc
f) net area larger than 10,001 m <sup>2</sup>	subject to case-by-case agreement, but minimum HUF 600,000/pc
<b>B. Hotel, boarding house, restaurant.</b> If the total net area of the construction(s):	
a) net area is between 0 and 300 m <sup>2</sup>	HUF 120,000 /pc
b) net area is between 301 and 1,000 m <sup>2</sup>	HUF 180,000 /pc
c) net area between 1,001 and 2,000 m <sup>2</sup>	HUF 240,000 /pc
d) net area between 2,001 and 5,000 m <sup>2</sup>	HUF 280,000 /pc
e) net area between 5,001 and 10,000 m <sup>2</sup>	HUF 420,000 /pc
f) net area larger than 10,001 m <sup>2</sup>	subject to case-by-case agreement, but minimum HUF 750,000/pc
<b>Note to the clarification of the charges: Property with mixed function:</b> If the property title deed includes a residential function, but the property is used for economic purposes (bed and breakfast, commercial premises, warehouse, etc.), then this property will be valued by OTP Jelzálogbank Zrt. with a charge commensurate with its function. In fact, the valuation is also prepared at a level of detail that is appropriate for commercial purposes. <b>Property with a homogeneous use other than the function listed in the Land Register:</b> In the case of a property that has been rebuilt or converted in accordance with its function, the charge and the content are adapted to the function for which it is actually used. Of course, OTP Jelzálogbank Zrt. will continue to assess a residential office or an office in a detached house as residential property. <b>A building is a poor use of the land (presumably the value of the land is higher than the value calculated for the building):</b> If the structure is disproportionately small in relation to the size of the plot, the property is also valued on the basis of the area of the plot. (E.g. 2,000 m <sup>2</sup> Budapest District XII plot with 50 m <sup>2</sup> building; or in urban environment (development plot) 1Ha plot with 150 m <sup>2</sup> farm building). If the building is less than 5% of the plot, the (development) plot fee is the valuation service fee.	
<b>3. Industrial and agricultural sites:</b> Production hall, warehouse, workshop, homestead, livestock site, crop storage. If the total net area of the construction(s):	
a) net area is between 0 and 300 m <sup>2</sup>	HUF 100,000 /pc
b) net area is between 301 and 1,000 m <sup>2</sup>	HUF 150,000 /pc
c) net area between 1,001 and 2,000 m <sup>2</sup>	HUF 200,000 /pc
d) net area between 2,001 and 5,000 m <sup>2</sup>	HUF 230,000 /pc
e) net area between 5,001 and 10,000 m <sup>2</sup>	HUF 350,000 /pc
f) net area larger than 10,001 m <sup>2</sup>	subject to case-by-case agreement, but minimum HUF 600,000/pc
<b>Note to the clarification of the charges: Property with mixed function:</b> If the property title deed includes a residential function, but the property is used for economic purposes (bed and breakfast, commercial premises, warehouse, etc.), then this property will be valued by OTP Jelzálogbank Zrt. with a charge commensurate with its function. In fact, the valuation is also prepared at a level of detail that is appropriate for commercial purposes. <b>Property with a homogeneous use other than the function listed in the Land Register:</b> In the case of a property that has been rebuilt or converted in accordance with its function, the charge and the content are adapted to the function for which it is actually used. Of course, OTP Jelzálogbank Zrt. will continue to assess a residential office or an office in a detached house as residential property. <b>A building is a poor use of the land (presumably the value of the land is higher than the value calculated for the building):</b> If the structure is disproportionately small in relation to the size of the plot, the property is also valued on the basis of the area of the plot. (E.g. 2,000 m <sup>2</sup> Budapest District XII plot with 50 m <sup>2</sup> building; or in urban environment (development plot) 1Ha plot with 150 m <sup>2</sup> farm building). If the building is less than 5% of the plot, the (development) plot fee is the valuation service fee.	
<b>4. Parcels for development and business:</b> In light of the specific project, technical implementation plans and business plan.	
a) parcel area between 0 and 1,000 m <sup>2</sup>	HUF 120,000 /pc
b) parcel area between 1,001 and 3,000 m <sup>2</sup>	HUF 200,000 /pc
c) parcel area larger than 3,001 m <sup>2</sup>	HUF 270,000 /pc
<b>5. Other uncultivated, unbuilt area:</b>	
a) net area is between 0 and 1,000 m <sup>2</sup>	HUF 80,000 /pc
b) net area is between 1,001 and 3,000 m <sup>2</sup>	HUF 100,000 /pc
c) net area larger than 3,001 m <sup>2</sup>	HUF 200,000 /pc
<b>Note to the clarification of the charges:</b> Based on the experience of the site visit, if it could not be decided beforehand, the fee category may be changed to the development site assessment fee.	
<b>6. Agricultural land:</b> Arable land, pasture, meadow, fish pond, orchard, grape, forest subsoil.	
a) between 0 and 3 hectares	HUF 65,000 / expert report & opinion
b) between 3.1 and 10 hectares	HUF 75,000 / expert report & opinion
c) over 10 hectares	100,000 HUF / expert report & opinion
d) Winter surcharge for orders received from 15 November till 15 March	HUF 6,000 / pc per economically coherent area
e) In addition to the basic fee for the above category, if more than 5 economically coherent areas are assessed together	HUF 5,000 / land registry reference number

f)	Plantation - fruit orchard, forest - assessment by number of pieces and type	individual fee determination on the basis of a request for preliminary documents or after an on-site inspection, with the fee being specified		
g)	Fish pond valuation	HUF 12,000 / land registry reference number in addition to the agricultural land fee category		
Fees apply to economically coherent areas. An economically coherent agricultural land is a set of neighbouring, contiguous real estate (natural water furrows, irrigation channels or byroads providing access may separate them) classified as agricultural land, located within one county, and registered in the land registry under individual reference numbers. Fee discount is available for the valuation of up to 5 parcels at a time. Valuation of land registry reference number exceeding this: 1: based on individual pricing; 2: Each additional plot valuation + HUF 5,000 / pc on top of the basic fee. Plantation - fruit orchard, and fish pond valuation additional HUF 12,000 / land registry reference number. <i>Note: if a property is attached to the fish pond, an individual price offer shall be prepared.</i> A 1:10,000 size copy of the map extract issued by the competent Land Registry Office shall be submitted for the appraisal of economically coherent areas.				
<b>7. Condominium with individual condominium units:</b> Separate calculation for each physically separated building. Fee depending on the number of unit titles to be appraised per building.				
a)	3 to 10 unit titles to be appraised	HUF 160,000 / expert report & opinion		
b)	11 to 30 unit titles to be appraised	HUF 260,000 / expert report & opinion		
c)	31 to 60 unit titles to be appraised	HUF 450,000 / expert report & opinion		
d)	61+ unit titles to be appraised	HUF 600,000 / expert report & opinion		
<b>Note to the clarification of the charges:</b> Fee established individually for real estates without separate units based on the expert opinion of the OTP Jelzálogbank Zrt, taking the project cost into account. The current fee schedule applies to a homogeneous property type (simultaneous valuation of several sub-units of the same type in several apartments of a complete condominium). If the aim is to handle situations in which the valuation includes both residential and ground floor office units, a 20% premium on the current list price in the public announcement will be applied due to the complex valuation methodology.				
<b>8. Special real estates, assignments for ad hoc assessment</b>				
a)	Special real estate units (mine; airport, railway station; roads; refuse storage structures; public spaces; railways (closed track); baths; wellness; aquapark; petrol stations; elderly care facilities; assessment of other complex or multifunctional real estate units.)	Under individual agreement, in the light of the characteristics, type and parameters.		
b)	Ad hoc assignments	Assessment of integrated, high-value technologies in relation to a real estate assessment	Under individual agreement, in the light of the characteristics and parameters.	
		Zero report fee, proportionally to the construction costs.	Project implementation cost category	Zero report fee calculation
			Under HUF 100 million	0.150%
			Between HUF 101 and 500 million	0.100%
			Between HUF 501 and 1000 million	0.075%
	Over HUF 1 Bn	0.050%		
	Determination of the level of technical completion. (Fee established individually for real estates without separate units based on the expert opinion of the JZB, taking the project cost into account.)	One-time certification of the stage of completion of buildings with several individual units for loans		
		Number of units per building	Calculation of fee	
		2 to 10	HUF 70,000 / inspection	*if not residential, up to max 1000 m <sup>2</sup>
		11 to 30	HUF 90,000 / inspection	*if not residential, up to max 3000 m <sup>2</sup>
31 to 60		HUF 140,000 / inspection	*if not residential, up to max 6000 m <sup>2</sup>	
61 and over	HUF 160,000 / inspection			

## B. OTHER COSTS

<b>1. Updating:</b> Costs for reappraisal of a previous <b>full appraisal</b> done (validated) by OTP Jelzálogbank Zrt.			
For non-residential real estate units, if the assessment was made between 4 and 36 months earlier by OTP Jelzálogbank Zrt.		60% of the current total cost, minimum HUF 60,000	
In case of the update of arable land, if the assessment was made between 4 and 36 months earlier by OTP Jelzálogbank Zrt.		60% of the current total cost, minimum HUF 30,000.	
<b>Note to the clarification of the charges:</b> Full fee valuation orders can be updated 1 time at a discounted rate of 60% of the full valuation fee. Thereafter, the next valuation will be carried out again at the full fee. Above a certain value threshold, where a full valuation is required in the case of a Monitoring every 3 years, after two consecutive Monitoring-type valuation orders, the 3rd consecutive valuation will be repeated at full fee, regardless of whether the third order is placed before or after the 3rd year date. The launch of a pre VAL type assessment as an OTP order is only possible for a full fee.			
<b>2. Naturalisation</b>			
May be given as a general guide, depending on the expert opinion of OTP Jelzálogbank, in case a comprehensive reassessment of real estate assessment expert reports & opinions not prepared by OTP Jelzálogbank Zrt. during the previous 0 to 12 months is carried out by OTP Jelzálogbank Zrt within the framework of an onsite survey.		70% of the current total cost but min. HUF 60,000 for assessments with full data content	
		80% of the current total cost but min. HUF 60,000 for assessments with incomplete data content.	
<b>Note to the clarification of the charges:</b> Naturalisation can be ordered within one year of the original valuation date! OTP Jelzálogbank Zrt. reserves the right to refuse to carry out the naturalisation in case the valuation to be naturalised has not been prepared with satisfactory professionalism.			
<b>3. Validation</b>			
OTP Jelzálogbank Zrt's assessment of an independent, external real estate assessor's expert report & opinion, within a simplified procedure of OTP Jelzálogbank Zrt, without an onsite survey.		HUF 140,000 / expert report & opinion	
<b>4. Assessment revision within monitoring (not applicable for new risk-taking)</b>			
For commercial real estate mortgage agreements, OTP Bank Plc. requires a simplified revision of the value of the real estate every year and a comprehensive revision every three years and in the extraordinary cases specified in the Corporate Division Business Regulations. The mandatory yearly revision is the new assessment of the real estate unit assessed by OTP Jelzálogbank Zrt. in the latest assessment, based on a simplified onsite survey of its condition, within the context of the simplified collateral value revision of OTP Jelzálogbank Zrt. The mandatory and comprehensive three-year revision of commercial real estate units and the extraordinary & comprehensive revision shall mean the complete repetition of the value assessment procedure performed at credit application / assumption of new risk.		Cost of annual revision: HUF 70,000 / expert report & opinion.	
		The cost of the mandatory and comprehensive three-year reappraisal and the extraordinary and comprehensive revision is the same as the cost described above.	
<b>5. Default cost</b>			
Minimum cost if an onsite survey failed due to the fault of the client		HUF 25,000	
<b>6. Technology evaluation</b>			
OTP Jelzálogbank Zrt. applies individual pricing for the itemised valuation of machinery, equipment, technological elements and technological lines.			
<b>C. COST REDUCTIONS</b>			
a)	Portfolio reduction	Portfolio reduction may be given based on the expert judgment of OTP Jelzálogbank Zrt. in case at least 3 separate real estate (according to the land registry) appraisals are ordered at the same time, where the real estate are:	

	(A) of the same type and at the same location, or	20% reduction from the current total costs, taking minimum fees into account. Two discounts cannot be used simultaneously. (In the case of properties to be valued together and additional properties belonging to the same Client ordered at the same time, a combined valuation fee may be granted as a discount for the properties to be valued together, the portfolio discount may only be applied to the additional properties to be valued separately.)
	(B) related to the same credit transaction	