otpbank
PRIVATE BANKING

ANNOUNCEMENT

ON THE INTERESTS, COSTS AND FEES APPLICABLE IN THE PRIVATE BANKING BUSINESS LINE

for private banking basic agreements concluded before 06.01.2016

Effective from: 02 October 2023
Published on: 19 September 2023

The modification of the Announcement is justified by the termination of cash withdrawals at POS terminals in the domestic OTP branch, the discontinuation of the announcement "Information about the sensitive account management service", the transfer of the no-discount fee contained therein to this Announcement, and the clarification of additional information No. 18.

The changes are shown in italics in the text on a grey background.

Simultaneously with this Announcement taking effect, the Announcement on the interests, costs and fees applicable in the private banking business line - for private banking basic agreements concluded before 06. 01. 2016, published on *26 July 2023*, effective from *01 August 2023* becomes ineffective.

In respect of interests, costs, fees and other provisions (including the rules for unilateral modification of interests, costs and fees by the Bank, as well as for the automatic modification thereof), the provisions of the respective business line terms and conditions and announcements (Product Agreements) shall apply, except for cases regulated otherwise in the Private Banking Announcement.

Other related Business Line Announcements:

- Announcement on the interests and fees of Retail Bank Accounts
- Announcement on the interests of HUF deposits
- Announcement on the interests of FCY deposits
- Announcement on the interests, fees and costs of Overdraft Credit
- Announcement on the HUF based Retail Cards
- Announcement on the foreign currency based Retail Cards
- Announcement on Mastercard Private Banking Limited Edition Card
- Publication Annex C. Publication on fee items for the Terms and Conditions of the Investment Services Business
- Additional Announcement on the general information about the distribution of securities and some transaction execution order of the Investment Securities Services Business Conditions
- Announcement on the OTPdirekt services provided to retail clients
- Announcement on the OTP Bank Digital services
- Publication on the application of exchange rates on retail bank accounts
- Publication on the fee items for trading of bank notes and coins
- Announcement on the free cash withdrawals provided under §36/A of Act LXXXV of 2009 on the Provision of Payment Services
- Announcement on Sensitive Account Service
- Publication on the interests and costs of forint and foreign exchange savings accounts
- Publication on the credit fee, fee and cost items of lombard loans
- Information notice on prompt cash-in ATMs
- Information notice on Tax payable on retail deposit products
- Announcement on VISA Infinite credit card product
- List of conditions of OTPdirekt services to retail clients
- Announcement on the interests, costs and fees of mortgage loans with real estate collateral
- Announcement on interests, fees, commissions and costs of suspended housing loans granted by OTP Bank and OTP Mortgage Bank

According to point II.4.5. of the section on the modification of the private banking legal relationship of the Business Conditions of Private Banking Business Line, in case of any unfavorable modification of any interest rates, fees, costs or other conditions of the contract, the Business Partner may terminate the contract free of charge before the modification takes effect.

A. THE FEE OF THE PRIVATE BANKING SERVICE PACKAGE AND INVESTMENT ADVICE

A.1. THE PREFERENTIAL BASE FEE OF THE OTP PRIVATE BANKING SERVICE (PROMOTION)

A.1.1. The preferential base fee of the OTP Private Banking service is **7 672 HUF/month** for Business Partners simultaneously fulfilling any "Conditions Entitling to Allowance" as defined in Point A.1.2. based on the assessment by the Bank (hereinafter: „Preferential PB Base Fee").

A.1.2. The **Conditions Entitling to Allowance** are the following:

the sum of the closing balance of the savings on the accounts of the Account Holder – in case of joint account every Account Holder - kept at OTP Bank (the total balance of on demand and fixed-term balance, securities account, foreign currency accounts, Long Term Investment Account, Pension Savings Account, savings accounts) exceeds HUF 40 million at the end of the 2 months out of the 3 months preceding the monthly examination

For securities valuation is at portfolio prices, for foreign currency investments, valuation is calculated using the MNB's daily average rate. The methodology for creating the portfolio price is contained in the "Supplementary Announcement on General Securities Distribution Information.

A.1.3. The current value of the Private Banking Basic Condition is HUF 20 million. The assets included in the assessment of conditions, as well as the calculation methodology is identical with that defined in Point A.1.2.a.

A.1.4. The Promotion lasts from *01 July 2023* until revocation. Simultaneously with this Announcement taking effect, the previous promotion, published on 01 March 2022 becomes ineffective.

A.1.5. The fulfilment of the Private Banking Basic Conditions, the Conditions Entitling to Allowance and the existence of the discretionary portfolio management contract is reviewed by the Bank monthly, and depending on the fulfilment of allowances, the fee of the Private Banking Service for the particular Business Partner is charged form the month of the monthly review.

A.2. PREFERENTIAL BASE FEE OF THE OTP PRIVATE BANKING SERVICE IN CASE OF DISCRETIONARY PORTFOLIO MANAGEMENT (DPM PROMOTION)

A.2.1. If the Business Partner fulfilling the Private Banking Basic Condition also has a discretionary portfolio management contract with our Bank in addition to using the OTP Private Banking Service, then they are eligible to 50% fee promotion from the applicable fee of the Private Banking Service (hereinafter: „DPM Base Fee").

A.2.2. The DPM Promotion lasts from 01 May 2016 until revocation. With the promotion coming into force, the promotion announced on 07 January 2016 will be cancelled.

A.3. BASE FEE OF THE OTP PRIVATE BANKING SERVICE

The base fee of the OTP Private Banking Service is **11,451 HUF/month**, if the Business Partner doesn't fulfil one of the Conditions Entitled to Allowance detailed in Point A.1.2.

A.4. DUE DATE AND SETTLEMENT OF THE BASE FEES

A.4.1. Due and value dates of settlement of Private Banking Service fee is equal to those of the settlement of the account management fee for the retail HUF current account.

A.4.2. The Bank assesses on a monthly basis whether the Private Banking Basic Condition, the Conditions Qualifying for Allowance and the existence of the discretionary portfolio management contract are fulfilled, and depending on the fulfillment of the conditions, the Private Banking Service fee applicable to the respective client is charged from the month of the monthly assessment.

B. THE INTERESTS RELATING TO THE PRIVATE BANKING ACCOUNT

B.1. FIXED-TERM DEPOSIT INTERESTS:

The general rules on fixed-term deposits are set out in the "Rules of Procedure on retail bank accounts, deposits and overdrafts".

As from 1 September 2006, interest income from retail deposits is subject to interest tax. Information on interest tax is set out in the current prospectus "Taxes payable on retail deposit products".

The deposits covered by this notice are insured by the National Deposit Insurance Fund. Detailed information on deposit insurance is contained in the General Business Regulations of OTP Bank.

Interest rates on retail deposits not regulated in this Notice are set out in the Notice on Retail Fixed Forint Deposits.

Private Banking Deposit

Scheme characteristics:

- Private Banking Deposit tie-up may be initiated on the private banking HUF payment account
- A Private Banking Deposit may only be initiated with an order for one-time tie-up
- availability of the deposit: in the branch network, via OTPdirekt internet[11/a], telephone administrator service
- term: 6 months
- minimum tie-up value: 100,000 HUF
- the interest rate of Private Banking Deposits: fix
- crediting the interest: at the end of term

Interest on the Private Banking Deposit

Deposit amount	Interest and EBKM (% p.a.)
irrespective of amount	0.15

B.2. OVERDRAFT:

During the term of the Private Banking relationship, Private Banking Clients are entitled to a maximum overdraft facility of HUF 2,000,000 under the terms and conditions of the Agreement and the Terms and Conditions, subject to regular crediting, as set out in the Terms and Conditions of the "Terms and Conditions for Retail Bank Accounts, Deposits and Overdraft Facility - Overdraft Facility".

The overdraft facilities available to Private Bank customers and their terms and conditions are set out in the current "Retail Overdraft Facility Interest Rates, Fees and Charges".

B.3. LOMBARD LOAN INTEREST RATES:

In case of requesting lombard loan, Private Banking Clients are eligible to 200 bp interest allowance from the transaction interest rates of the loans included in the publication entitled “Publication on the credit fee, fee and cost items of lombard loans”, irrespective of client assets and loan volume.

Based on individual assessment, Private Banking Clients may be granted a further 0 - 400 basis points allowance from the standard interest margin until the end of term. The Bank resolves on the interest allowance based on the client classification, the credit amount and the valuation of collateral, on an individual basis.

C. INDIVIDUAL CONDITIONS RELATED TO PRIVATE BAKING SERVICES

C.1. THE PRIVATE BANKING FEES, COSTS AND EXCHANGE RATE APPLICATIONS apply by default in accordance with the relevant retail publication of the Bank, as indicated in the table. For Private Banking Clients, the fee allowances and exemptions for the items shown in the table are provided by the Bank in a promotion starting from *01 April 2023* until withdrawn (except for securities accounts and related fees). Simultaneously with this Announcement taking effect, the previous promotion, published on *01 March 2023* becomes ineffective. The fees related to the securities account, different from the retail announcements - which are not indicated otherwise in the table below -, are provided by the Bank without promotion. The fees for the items not included in the table are contained in the publication specified.

The amount of fee allowances is different depending on whether the Business Partner fulfills the Private Banking Basic Condition which is indicated in the table separately. The specification of the amount of the fee allowance, similarly to the package fee assessment- taking into account the Grace Period, is performed on a monthly basis.

The conditions and charges not covered by this announcement, and the conditions and charges applied to Clients who do not meet the OTP Private Banking Basic limit are the same as those set out in the OTP Bank Plc announcement titled “Announcement about interest rates and charges of retail payment accounts (bank accounts)” applicable to “HUF current accounts” and “Foreign currency accounts”.

Date of entry into force: 02 October 2023

The OTP Private Banking fee rates for investment and additional investment services are set out in the Fee Notices annexed to the Investment Services Business Rules, and the related information is set out in the Single Preliminary Information Notice. Further information on the distribution of securities is available in the "Supplementary Notice on General Information on the Distribution of Securities and the Settlement of Certain Transactions to the Investment Services Business Rules".

PRIVATE BANKING SERVICE PACKAGE[1,2,3,4,5]	**Clients meeting the Private Banking Basic Condition**
Accounts that can be linked to Private Banking service	Web CARD account maintenance free of charge HUF savings account maintenance free of charge preferential securities account maintenance
Foreign currency account maintenance	free of charge
Main debit card[1,2]	1 Mastercard Private Banking Limited Edition card free of annual charge 1 additional Mastercard Private Banking Limited Edition card fee HUF 19,172
Visa Infinite credit card[3]	the annual card fee is HUF 26,000 for a new credit card contract the first annual fee is HUF 9,990
webCARD	1 Mastercard webCARD free of charge
OTPdirekt services[4]	free monthly OTPdirekt telephone call center, internet, mobile and Check service
OTPdirekt message charges[4]	Automatic balance notification, interactive query, control, exchange rate alert, mobile signature to Hungarian mobile phone number free of charge. All SMS messages sent to foreign mobile numbers are subject to a fee[5]
Private Banking control service	Private Banking Control service (annual EPJ SMS, monthly EPJ SMS, card activation SMS) fee for SMS sent to Magyar Telekom network: HUF 39/message, SMS sent to Telenor network: HUF 41/message, SMS sent to Vodafone/UPC network: HUF 45/message. SMS sent to Digi network: HUF 47/message. The annual EPJ SMS and card activation SMS fee is HUF 0 per message. All SMS messages sent to foreign mobile numbers are subject to a fee.[5]

[1] The terms and fees charged for BANK CARDS ASSOCIATED WITH RETAIL CURRENT ACCOUNTS not regulated in this public announcement and the terms and charges applicable to Business Partners not meeting the Private Banking Basic Condition are the same as those in the OTP Bank Plc Announcement on Mastercard Private Banking Limited Edition Bank Cards and the Announcement on Retail HUF-Based Cards. In the case of the Mastercard Private Banking Limited Edition card, the Bank will charge the annual fee for the card retroactively in the month following the card's issue date or expiry date or upon termination.

[2] The conditions for the travel insurance included in the services of the Mastercard Private Banking Limited Edition card and Mastercard Prestige Private Banking Limited Edition card provided by Groupama Biztosító Zrt. - are included in the forms entitled "Supplement to the debit card terms and conditions about travel guarantee insurance relating to the Mastercard Private Banking Limited Edition card" and "Data and compliant management information for the travel guarantee insurance included in the bank card", available in the branches of the bank and on the homepage of OTP Bank.

[3] The terms and charges of the VISA Infinite credit card not regulated in this announcement and for clients not meeting the Private Banking Basic Condition are the same as those included in the Announcement on the VISA Infinite Credit Card Product of OTP Bank Plc. The fulfilment of the Private Banking Basic Condition is assessed by the Bank on the basis of the Portfolio Report Summary at the end of the month when the credit card is ordered, according to which the fee discount will be credited retroactively in the month after the credit card is ordered.

[4] The terms and charges RELATED TO THE OTPDIREKT SERVICE not regulated in this public announcement and for Business Partners not meeting the Private Banking Basic Condition are the same as those included in the Public Announcement on OTPdirekt Services for Retail Business Partners of OTP Bank Plc. The range of functions available within the OTP Direct Services are governed by the provisions of the OTP Bank Direct Services Contract Business Regulations and the OTP Bank Direct Services Public Announcement. From 1 March 2022, the SmartBank service will be available only for the purpose of registration for the Direct Service Contract and for the use of functions available without registration.

[5] The fee of messages sent to foreign countries' phone numbers are in the Announcement on the interests and fees of Retail Bank Accounts.

PRIVATE BANKING HUF ACCOUNT CHARGES[6,7]		**Clients meeting the Private Banking Basic Condition**
DEBITS		
Standing transfer order intra-bank HUF or FCY transfers	Between own accounts[8]:	free of charge
	Not between own accounts[9]:	HUF 98
inter-bank HUF transfers		HUF 187
Group collection order		HUF 97
One-off transfer order		
Intra-bank HUF transactions At a bank branch or via PB voice-recorded phone	Between own accounts[8]:	free of charge
	Not between own accounts[9]:	0.3%, (max. HUF 6,000)
via OTPdirekt telephone call center service	Between own accounts[8]:	free of charge
	Not between own accounts[9]:	0.15%, (max. HUF 6,000)
via OTPdirekt Internet[11/a] or OTP InternetBank[11/b] and OTP MobilBank[11/b] service	Between own accounts[8]:	free of charge
	Not between own accounts[9]:	0.15%, (max. HUF 6,765)
Intra-bank transfer of an immediate transfer order initiated by a payment request		free of charge
via self-service terminal[12] (the promotional fee is the same as the fee for a case-by-case transfer in HUF within the respective bank via the OTPdirekt internet service)	Between own accounts[8]:	free of charge
	Not between own accounts[9]:	0.15%, (max. HUF 6,765)
Transfers to secure a card account via OTPdirekt telephone, Internet [11/a]		free of charge
Intra-bank in foreign currency At a bank branch or via PB voice-recorded phone	Between own accounts[8]:	free of charge
	Not between own accounts[9]:	0.3%, (max. HUF 6,000)
via OTPdirekt telephone call center or internet service	Between own accounts[8]:	free of charge
	Not between own accounts[9]:	0.15%, (max. HUF 6,000)
Inter-bank domestic HUF transfers At a bank branch or via PB voice-recorded phone		0.3%, (max. HUF 6,000)
via OTPdirekt telephone call center service		0.15%, (max. HUF 6,000)
via OTPdirekt Internet[11/a] or OTP InternetBank[11/b] and OTP MobilBank[11/b] service		0.15%, (max. HUF 6,000)
Extra-bank transfer of an immediate transfer order initiated by a payment request		free of charge
via self-service terminal[12] (the promotional fee is the same as the fee for a domestic transfer in HUF outside the respective bank via the OTPdirekt internet service)		0.15%, (max. HUF 6,000)
Inter-bank in foreign currency and abroad in HUF At a bank branch or via PB voice-recorded phone		0.3%, (max. HUF 6,000)
via OTPdirekt telephone call center or internet service		0.15%, (max. HUF 6,000)
SEPA transfers[13] (EUR transfers to the EU, Monaco, Norway, Switzerland, Liechtenstein and Iceland) At a bank branch or via PB voice-recorded phone		0.3%, (max. HUF 6,000)
via OTPdirekt telephone call center or internet service		0.15%, (max. HUF 6,000)
Immediate collection order (encashment)		
authorisation management		free of charge
limit monitoring		free of charge
intra-bank and inter-bank transfers		free of charge
launch (transmission) by post on paper and electronically		free of charge
CASH WITHDRAWAL		
Over the counter cash withdrawal in HUF (without bank card)		HUF 0-499 000: 1,2% 500 000 and above: 0,6%
in foreign currency (without bank card)		0,6%
Cash withdrawal by bank card (except for Mastercard Premium card)[1] Via domestic OTP ATM machine		0.60%
Via foreign OTP Group ATM		EUR 2.60

FEES FOR PRIVATE BANKING FOREIGN CURRENCY ACCOUNT[6,7,17]		**Clients meeting the Private Banking Basic Condition**
DEBITS		
Standing transfer order intra-bank HUF or FCY transfers	Between own accounts[8]:	free of charge
	Not between own accounts[9]:	HUF 98
One-off transfer order		
Intra-bank HUF transactions At a bank branch or via PB voice-recorded phone	Between own accounts[8]:	free of charge
	Not between own accounts[9]:	0.3%, (max. HUF 6,000)
Intra-bank in foreign currency At a bank branch or via PB voice-recorded phone	Between own accounts[8]:	free of charge
	Not between own accounts[9]:	0.3%, (max. HUF 6,000)
Intra-bank HUF or FX transfers via OTPdirekt telephone call center or internet service	Between own accounts[8]:	free of charge
	Not between own accounts[9]:	0.15%, (max. HUF 6,000)
Inter-bank domestic HUF transfers At a bank branch or via PB voice-recorded phone		0.3%, (max. HUF 6,000)

Inter-bank in foreign currency and abroad in HUF At a bank branch or via PB voice-recorded phone	0.3%, (max. HUF 6,000)
Via OTPdirekt telephone call center, internet service	0.15%, (max. HUF 6,000)
SEPA transfers[13] (EUR transfers to the EU, Monaco, Norway, Switzerland, Liechtenstein and Iceland) At a bank branch or via PB voice-recorded phone	0.3%, (max. HUF 6,000)
via OTPdirekt telephone call center or internet service	0.15%, (max. HUF 6,000)
Immediate collection order (encashment)	
authorisation management	free of charge
limit monitoring	free of charge
intra-bank and inter-bank transfers	free of charge
launch (transmission) by post on paper and electronically	free of charge
CASH WITHDRAWAL	
Over the counter cash withdrawal in HUF (without bank card)	0.6%
in foreign currency (without bank card)	0.6% (max. HUF 219 961)
CREDITING, CASH DEPOSITS	
Crediting of foreign currency transfers to a foreign currency account in the same currency as the account	free of charge
CONVERSION COST	
Transactions in currency other than the currency of the account (i.e. crediting, debiting foreign currency transfers)	2% conversion (min. HUF 1,409)
Account receivable conversion (within a foreign currency account contract)	2% conversion (min. HUF 1,409)
Conversion of accounts receivable over EUR 1 is subject to a separate agreement (individual rate)[18] Via OTP branch or via DPB voice-recorded telephone	free of charge
Conversion of accounts receivable over EUR 5,000 or more is subject to a separate agreement (individual rate)[18] Via OTPdirekt internet service	free of charge

CHARGES LINKED TO PRIVATE BANKING ACCOUNT - OTHER[6,7]	**Clients meeting the Private Banking Basic Condition**
Withheld bank statement – per statement	free of charge
Retrospective account statement – per statement[21]	free of charge
Provision in the event of death - per provision[21]	free of charge
Certificate fee [19,21]	free of charge
Non-standard correspondence	free of charge
Account blocking	free of charge
Blocking of an amount or a fixed-term deposit	free of charge
Money handling fee for EUR/USD banknote deposits	free of charge
One-off setup fee for sensitive account management service	free of charge[15] *19 763 Ft*
Deposit fee (for unused bank cards)[1]	free of charge
Personal contact package (EPJ)[20]	HUF 1 758

EXCHANGE RATE APPLICATION[18]	**Clients meeting the Private Banking Basic Condition**
Conversion of HUF or foreign currency deposits of EUR 1 or more into a foreign currency or HUF account held with OTP on the basis of a separate agreement	individual exchange rate
Conversion of HUF or foreign currency deposits of EUR 5, 000 or more via the OTPdirekt internet service [31]	specific exchange rate
Foreign cash withdrawal over the counter from a HUF account	the OTP foreign exchange selling rate at the time of the transaction
HUF cash withdrawal from a foreign currency account	the OTP foreign exchange buying rate at the time of the transaction
USD, EUR foreign currency time deposits of EUR 100,000 EUR or more	individual interest

[6] The terms and conditions and rates of the PRIVATE BANKING HUF AND FX ACCOUNT not regulated in this public announcement are the same as those of the non-promotional fees of the "Premium Plus Current Account" and "Foreign Exchange Account" for retail Business Partners who do not meet the conditions of the Private Banking Basic Condition on "HUF Current Accounts" in the Public Announcement on the Interests and Fees of Retail Payment Accounts (Bank Accounts) of OTP Bank Nyrt.

[7] HUF and foreign currency savings accounts are subject to the provisions of the Public Announcement on the Interest Rates and Costs of Retail HUF and Foreign Currency Savings Accounts

[8] Transfers between own accounts are such intrabank transfers, with respect to the provisions of act CXVI of 2012, for which the owners of the account initiating and receiving the transfer are at least partly identical. This includes transfers between the own retail bank account and the sole entrepreneur bank account of the account owner. Transfers to a credit account, with the exception of retail credit card accounts, does not qualify as transfer between own accounts.

[9] For transfers to the account owner's Merkantil Bank Zrt. MOBIL Deposit Account and OTP Lakástakarék Zrt. Housing Pre-Savings Account, the fee item applicable to intrabank transactions between non-own accounts is applicable.

[10] The items indicated are not advertised as a special promotion.

[11/a] Via the SmartBank service, only intrabank HUF or domestic interbank HUF transfers may be initiated. From 01 March 2022, the SmartBank service may only be used for the purpose of registering for the Direct Service Agreement and for using the functions available without registration for OTPdirekt Retail contracts. For the retail payment accounts included in the account in the range of the commercial bank OTPdirekt contract, the fees for transactions initiated within the SmartBank service will remain unchanged from the fees for the OTPdirekt Internet service.

[11/b] The OTP InternetBank and OTP MobilBank services are available within the framework of OTP Direct Services. In respect of the terms and conditions of use and the range of available functions within the OTP Bank Direct Services, the provisions of OTP Bank Direct Services Agreement in the Business Conditions and OTP Bank Directl services in Announcements shall apply.

[12] The conditions relating to the range of functions available on the Self Service Terminal available at the branches of OTP Bank Plc, the payment transactions that can be carried out thereon, the other services available, including the date of availability of certain services, are set out in the currently valid Announcement on the Self Service Terminal at the branches of OTP Bank Plc.

[13] Orders initiated to the credit of a client of a SEPA-member bank, in EUR, containing the recipient's IBAN and the SWIHUF BIC of their bank, without designating the allocation of foreign banking costs. If the bank of the recipient is not available in the SEPA system, the transaction is performed by us as normal transfer, whereby the general fee items are charged.

[14] *Deleted*

[15] FOR THE SENSITIVE ACCOUNT MANAGEMENT SERVICE, conditions and fee items not regulated in this publication are identical with those contained in the publication entitled "On the sensitive account management service". For the items shown in the table, the discounts and exemptions are provided by the Bank as promotional offer valid from 1 March 2023 until 31 December 2023 or until withdrawn.

[16] Access to the SkyCourt Lounge is available upon presentation of the Mastercard Private Banking Limited Edition card, and free of charge for 2 children under 14 travelling with the Business Partner. The card will be validated at the bank terminal according to the number of persons entering. The cost of the entry(ies) will be debited in HUF at the foreign exchange selling rate on the banking day following the visit to the lounge, on the payment account linked to the card used by the Business Partner. The use of the SkyCourt Lounge is not part of the package, the service is provided by Airport Service Budapest Zrt.

[17] The costs and commissions shown are charged in the currency of the account.

[18] FOR THE EXCHANGE RATE APPLICATION, conditions and fee items not regulated in this publication are identical with those contained in the "Publication on the application of exchange rates on retail bank accounts" provided by OTP Bank Nyrt. *OTP Bank is entitled to charge a service fee for any activity in response to a customer request that does not fall within the scope of the normal course of business - performance of a contract - or the duty to provide information free of charge under data protection legislation, and which involves additional work or search for the branch (e.g. The amount of the fee is set out in the current version of the "Notice on interest rates and fees for retail payment accounts (bank accounts)".*

[19] The package fee is charged subsequently, until 30 January of the year, following the calendar year, based on the number of months in which it incurred.

[20] The certificate is free of charge for retail HUF and foreign currency payment accounts.

[21] Working days from 9:00 a.m. to 5:00 p.m

C.2. FREE CASH WITHDRAWAL related private banking allowances:

In addition to the free cash withdrawal possibility provided pursuant to §36/A of Act LXXXV of 2009, from the cash withdrawal fee of Hungarian OTP ATMs, OTP Bank provides the following benefit to Private Banking Clients within the framework of a promotion from 04 April 2015 until it is retracted:

In the event that the declaration of our Client pursuant to §36/A of Act LXXXV designates the Private Banking HUF account, in the given calendar month, in the case of a cash withdrawal from a Hungarian OTP Forint ATM, the Bank does not merely provide fee exemption for the first two cash withdrawal transactions listed in the notice regarding "fee-exempt cash withdrawals pursuant to §36/A of Act LXXXV of 2009 on the Pursuit of the Business of Payment Services", but our Client can withdraw cash up to a maximum of 150,000 Forints free of charge with an unlimited number of cash withdrawals.

Pursuant to §36/A of Act LXXXV of 2009 on the Pursuit of the Business of Payment Services, in the event that in whole or in part a cash withdrawal is debited to a negative balance (account credit), then the bank provides the Business Partner free cash withdrawal in the given month to the extent of wages, social benefits and scholarships credited to the account - but at most up to HUF 150,000.

Based on its records database dated the 20th of each month, the Bank evaluates which Private Banking HUF accounts qualify for fee-exempt cash withdrawals. There is an opportunity for fee exempt cash withdrawals in accordance with the current promotion as of the first of the month following the evaluation, as a function of simultaneous compliance with the terms and conditions contained in the KP (cash) announcement.

C.3. THE ALLOWANCES RELATED TO HOME AND MORTGAGE LOAN PRODUCTS: As per the effective Notices on the "Interest, fees, commission and charges on the HUF housing loans and FOREX housing loans granted by OTP Bank or OTP Mortgage Bank"; "Interest, fees, commission and charges on OTP housing loans" and "Interest, fees and charges on mortgage loans granted against real property as collateral".

Contract amendment charge in the event of prepayment or final payment:

If the Business Partner took out the mortgage loan before 15 June 2005 and it was a Private Banking Client both on 15 June 2005 and at the time of the prepayment or final payment, it shall be exempted from the prepayment or final payment fee (contract amendment/rescheduling charge). If the loan was disbursed after 15 June 2005 and the debtor was a Private Banking Client both at the date of conclusion of the credit contract and at the time of prepayment or final payment, the contract amendment/rescheduling charge shall be maximum **HUF 135 419.**

For private banking contracts concluded after 28 May 2018, the exemption from charges and the preferential fee is subject to the condition that the private banking relationship exists without interruption from the date of concluding the credit agreement until the date of prepayment and final repayment.

C.4. BENEFITS RELATED TO LOMBARD LOANS

The interest rates, fees and costs related to Lombard loans are included in the prevailing notice entitled "Publication on the credit fee, fee and cost items of lombard loans".

When applying for a Lombard loan, a maximum of 100% disbursement allowance may be granted via subsequent credit on an individual basis. The Bank shall decide about granting the disbursement allowance based on the amount of loan requested, the client's rating and the valuation of collaterals.

The offer for individual allowance is open from 14th August 2017 until revoked.

C.5. TERMS AND CONDITIONS OF USING THE SKYCOURT LOUNGE:

C.5.1 As part of the Private Banking service, Business Partners may use the SkyCourt Lounge at Liszt Ferenc International Airport under the following terms and conditions:

C.5.2 Business Partners meeting the conditions defined in Section C.5.3 "Conditions for taking recourse to the preferential use of the service", 1 main companion and 2 children below 14 may enter the SkyCourt Lounge free of charge. Additional companions and their children are subject to a charge of EUR 26,04 per person for each entry.

C.5.3 **Conditions for taking recourse to the preferential use of the service:**
The end-of-month balance of the savings deposited on the accounts of the Account Holder with OTP Bank or, in the case of joint accounts, on the accounts of all Account Holders (the total balance of demand and time deposits, securities accounts, foreign currency accounts, Long-term Investment Accounts, Retirement Savings Accounts, savings accounts) plus the last balance of their accounts with the OTP Voluntary Pension Fund available at the end-of-month closure exceeded HUF 40 million. If the last available closing balance of the month was below HUF 40 million but during the period until the next lounge use the closing balance exceeded that amount on any day, the preferential entry shall be granted.

Valuated at portfolio price in the case of securities and calculated at the daily MNB mid-rate in the case of foreign currency investments. The methodology of the calculation of the portfolio price is included in the "Supplementary Announcement on general information related to securities distribution". The account balance of the Voluntary Pension Fund is considered for clients who consented to the processing by signing the "Statement of consent on Group-level joint processing".

C.5.4 Business Partners who do not meet the **Conditions for taking recourse to the preferential use of the service** defined in Section C.5.3 are subject to, along with their companions, a charge of EUR 26,04 per person for each entry to the SkyCourt Lounge. Even in this case, 2 children under 14 may enter free of charge.

The Bank provides the conditions set out in Point C.5 under a promotion starting from 01 June 2022 until revoked. Simultaneously with this Announcement taking effect, the previous promotion, published on 04 January 2022 becomes ineffective. After the promotional period, fees and costs of entry to the SkyCourt Lounge will be subject to the standard terms and conditions provided by Airport Service Budapest Plc.

Business Partners should present their personal Mastercard Private Banking Limited Edition card to enter the SkyCourt Lounge free or at a reduced cost. The card will be validated on the posted bank terminal according to the number of entries. The cost of paid entries will be deducted from the payment account related to the card used by the Business Partner on the banking day that follows the entry to the SkyCourt Lounge, converted to HUF amount using the foreign exchange selling rate of the Bank."

The authentic text of this document can be found in the Hungarian version; this English translation is only for information purposes. In case any difference between the Hungarian and the English text the Hungarian version prevails. All liability is excluded for acts or omissions taken in reliance upon the contents of the English version. The English version has not been approved by the Hungarian Financial Supervisory Authority.

OTP Bank Plc.