



PROSPECTUS

DUAL CURRENCY STRUCTURED INVESTMENT DCI (STANDARD AND INDIVIDUALLY PRICED PRODUCT VARIANTS)

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1. Presentation of the product

The Dual Currency Structured Investment DCI is a complex product that can provide a higher return at maturity compared to deposit rates. In exchange for the possibility of a higher return, the Client undertakes and agrees to receive the invested capital converted into the conversion currency specified in the individual contract on the Dual Currency Structured Investment DCI (hereinafter the “Contract”) at a predetermined exchange rate, rather than in the initial currency, provided that the conversion condition specified in the Contract is met. Under the Contract, the Client shall deposit a specified amount of money with the Bank for the term specified in the Contract, at the same time accepting that the amount invested will be converted if the conversion condition specified in the Contract is met. The amount invested will be converted at the end of the term if the conversion condition set out in the Contract is met, on the basis of the relative value of the observation rate and the conversion rate. The Client is entitled to a fixed return on his or her investment, which will be paid by the Bank in the initial currency of the amount invested on the maturity date of the investment, irrespective of the exchange rate fluctuations.

Product features

- The Dual Currency Structured Investment DCI is a complex commitment by the Client consisting of the deposit of the amount invested (hereinafter the “Capital”) and the acceptance of the conversion conditions.
- By agreeing to the possible conversion of the Capital, the Client may realise a higher return than the deposit rate in a favourable market environment.
- The Dual Currency Structured Investment DCI cannot be cancelled during the term, therefore the Client cannot dispose of his or her investment, either in part or in whole, until maturity.
- The Dual Currency Structured Investment DCI is offered by the Bank in two product versions, a standard product version and an individually priced product version, to Clients who have concluded a Global Markets Framework Agreement or a Private Banking Master Agreement.
- For the Client subject to the Personal Income Tax Act (PIT Act), the product is a controlled capital market transaction, for which no tax deduction or assessment will be made by the Bank as the payer, and the individual will have to self-assess it in his or her tax return for the relevant tax year. When calculating the income on

which tax liability is based, the applicable exchange rate specified in the PIT Act may differ from the exchange rate used in the transaction in the case of conversion, which may have an adverse effect on the calculated taxable income of the Client compared to the result realised in the transaction.

Hereinafter, capitalised terms in this prospectus shall be interpreted in accordance with the content of the table below.

Terms related to the Dual Currency Structured Investment DCI, showing the differences between standard and individually priced product versions:

	STANDARD product version	INDIVIDUALLY PRICED product version
Amount Invested (the Capital)	The amount deposited by the Client in the Dual Currency Structured Investment DCI.	
	The Capital may be invested in the following currencies: HUF, EUR, USD (hereinafter the “Initial Currency”).	The Capital may be invested in the following currencies: HUF, EUR, USD, CHF, PLN, TRY, GBP, JPY, CZK, SEK, NOK, CAD (hereinafter the “Investable Currency” or “Initial Currency”).
Conversion Currency	The currency other than the currency of the Capital into which the Capital will be converted at the end of the term if the conversion condition is met.	
	The Conversion Currencies are as follows: HUF, EUR and USD.	The Conversion Currencies are as follows: For EUR: HUF, PLN, TRY, GBP, USD, CHF, JPY, CZK, SEK, NOK; For USD: HUF, PLN, TRY, CHF, JPY, CZK, SEK, NOK, CAD; For CHF: HUF; For GBP: USD, CHF, JPY.

Conversion Rate	The rate fixed in the Contract at which the Capital will be converted into the Conversion Currency on the Maturity Date upon the occurrence of a Conversion Event. Whether a Conversion Event has occurred is determined by comparing the Conversion Rate and the Observation Rate.	
Observation Day	On this day, the Conversion Rate and the Observation Rate are compared to see if the conversion condition is met. The second bank business day before the Maturity Date (T-2), but this may be different for some currencies, e.g. the first business day before the end of the Term or a different day. Within the Observation Day, the observation time ¹ may vary depending on the Currency Pair (for example, if one of the currencies in the Currency Pair is HUF, it is 12:00 PM, if one of the currencies in the Currency Pair is EUR and the other USD, it is 10:00 AM in New York time zone, etc.).	
Observation Rate	The spot exchange rate taken into account by OTP Bank Plc. as the party fixing the exchange rate on the Observation Date at the Observation Time, which is compared with the Conversion Rate to determine whether the Conversion Condition has been met. The Observation Rate is the regularly updated exchange rate published by OTP Bank Plc. (www.otpbank.hu/portal/hu/arfolyamok/otp), which is determined by OTP Bank Plc. for a given date.	
Term	The period between the investment date and the Maturity Date, which can be 1 month or 3 months.	The period between the investment date and the Maturity Date can be from 3

¹ if one of the currencies in the Currency Pair is HUF, it is 12:00:00 PM BUDAPEST (associated timezone)

if one of the currencies in the Currency Pair is RON, it is 01:00:00 PM BUC (associated timezone)

if one of the currencies in the Currency Pair is PLN, it is 11:00:00 AM VAR (associated timezone)

if one of the currencies in the Currency Pair is TRY, it is 12:00:00 PM LON (associated timezone)

if one of the currencies in the Currency Pair is RUB or RUBJPY, it is 12:30:00 PM MOS (associated timezone)

if one of the currencies in the Currency Pair is USDCNY, it is 03:00:00 PM TOK (associated timezone)
in other cases it is 10:00:00 AM NYC (associated timezone)

		days to 1 year, defined in days.
Fixed Return	A percentage of the Capital specified in the Contract, expressed as an annual return calculated on a 365-day basis (current/365). Fixed Return also means the total return that will be paid.	
Maturity Date/Settlement Date	The banking business day on which the Bank executes the settlement under the Contract.	
CCY (Cross Currency)	A Currency Pair where none of the currencies in the Currency Pair is HUF.	
Currency Pair	One of the currencies in the Currency Pair is the Initial Currency of the Capital and the other is the Conversion Currency.	
Conversion Event	An event that occurs subject to the Observation Rate, upon the occurrence of which the amount of the Capital is converted into the Conversion Currency	

The Fixed Return will be credited to the Client's account in the currency of the Capital upon the occurrence of the Conversion Event. There are two possible outcomes for the repayment of the Capital depending on whether a Conversion Event has occurred:

- the Capital is paid in the Initial Currency, or
- the repayment is made by converting the amount of the Capital at the Conversion Rate into the Conversion Currency.

For standard product versions: the Client can choose the most appropriate Exchange Rate from among several different Exchange Rates per Currency and per Maturity, pre-determined by the Bank, based on their risk appetite and return expectations.

For individually priced product versions: the Conversion Rate and the Maturity Date may be freely determined by the Client in the light of the Client's risk appetite and return expectations.

Who is the product recommended to?

STANDARD PRODUCT VERSION	INDIVIDUALLY PRICED PRODUCT VERSION
It is recommended to all Clients for whom the financial instrument is suitable or appropriate based on their responses during the prior inquiry.	
Those who have a definite idea or a preliminary expectation of the future exchange rate movements of Currency Pairs.	
Those who want to achieve a short-term return higher than that on traditional bank deposits.	
The standard product version of the Dual Currency Structured Investment DCI is recommended for those who wish to invest in HUF, EUR or USD.	The individually priced product version of the Dual Currency Structured Investment DCI is recommended for those who wish to enter into a transaction with an individual Maturity, an individual Conversion Rate or in a Currency Pair other than those offered by the standard product version.
Minimum investment amount: HUF 1,000,000, or EUR 3,000, or USD 3,500	Investment amount: EUR 100,000, USD 100,000, CAD 100,000, or the equivalent minimum amount in the Investable Currency.

Product benefits

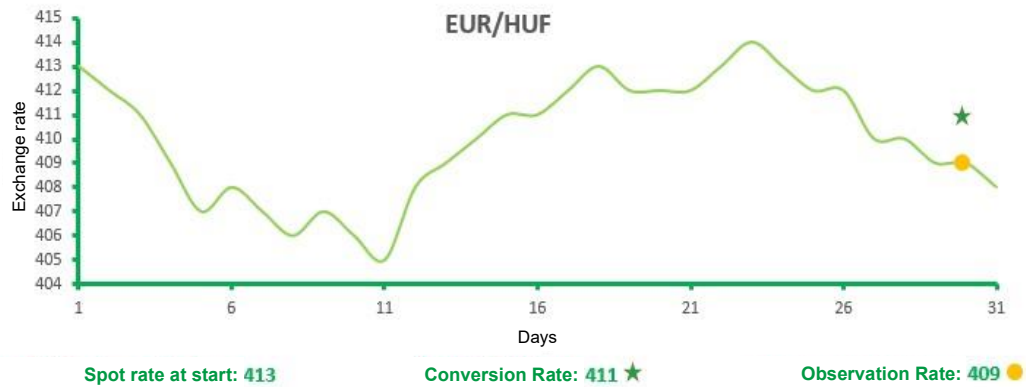
- In the event of favourable market developments, the Client may realise a higher return than the market return on deposits.
- The Client may choose between different conditions (Currency Pair, Exchange Rate, Maturity, etc.) based on his or her individual needs. In the case of an individually priced product version, the Bank gives the Client even greater freedom to choose these parameters.
- As the transaction can also be concluded for a Long-Term Investment Account, it is possible for retail clients to achieve a more favourable income than the standard tax rate or tax-free income, subject to certain conditions.

Product risks

- If a Conversion Event occurs, the Client may suffer a capital loss.
- The higher the volatility of the selected Currency Pair, the higher the risk of the Dual Currency Structured Investment DCI, as the probability of a Conversion Event occurring is higher. However, it is important to note that higher volatility means a higher Fixed Return for the client, provided that other factors affecting the return, such as the interest rate of the initial currency of the Capital, remain unchanged.
- The Client's obligation in respect of the concluded transaction shall continue until the end of the Term even in the event of unfavourable market developments. The Client shall be obliged to perform as contractually agreed, i.e. if the conversion condition is met, the Capital will be converted into the Conversion Currency at the Conversion Rate even if the Conversion Rate is significantly less favourable than the spot rate, resulting in a significant capital loss for the Client.
- It poses a liquidity risk that the Dual Currency Structured Investment DCI cannot be cancelled during the term, therefore the Client cannot dispose of his or her investment, either in part or in whole, until Maturity.
- For the Client subject to the Personal Income Tax Act (PIT Act), the product is a controlled capital market transaction, for which no tax deduction or assessment will be made by the Bank as the payer, and the individual will have to self-assess it in his or her tax return for the relevant tax year. When calculating the income on which tax liability is based, the applicable exchange rate specified in the PIT Act may differ from the exchange rate used in the transaction in the case of conversion, which may have an adverse effect on the calculated taxable income of the Client compared to the result realised in the transaction.

2. Examples

Example 1: HUF investment with EUR conversion currency



Transaction parameters	
Amount Invested/Capital	HUF 30 million
Currency of Amount Invested	HUF
Currency Pair	EUR/HUF
Conversion Currency	EUR
Term of the product	1 month (31 days)
Spot rate on transaction date (MNB central rate)	413
Conversion Rate	411
Observation Rate	409
Spot rate on Settlement Date	408
Fixed Return	HUF 193,644 (7.6% per annum)

The Client invests HUF 30 million for 31 days in the Dual Currency Structured Investment DCI product, on which the Client is entitled to a Fixed Return of 7.6% per annum. At the start of the investment, the EUR/HUF exchange rate is 413, while the Conversion Rate chosen by the Client is EUR/HUF 411.

Conversion condition: the Observation Rate is lower than or equal to the Conversion Rate.

At 12:00 on the Observation Day, the EUR/HUF exchange rate is 409 and therefore the Conversion Event has occurred, so the following cash movements will occur on the Maturity Date:

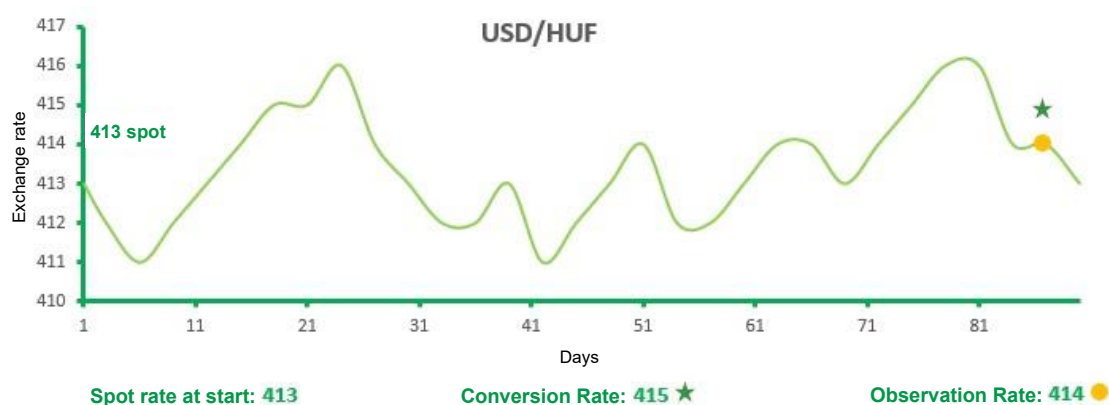
- the Bank pays the Client the Fixed Return of HUF 193,644, and
- the Bank debits the Client's account with HUF 30 million and credits the Client's EUR account with EUR 72,992.7 (30,000,000/411), as the Observation Rate on the Observation Day was lower than the Conversion Rate and therefore the HUF 30 million Capital was converted into EUR.

The following four figures are only to be taken into account for the Client subject to the PIT Act as a presentation of the calculation of the gain/loss on the Controlled Capital Market Transaction if the MNB EUR/HUF exchange rate on the Settlement Date is 408:

Fixed Return on the Capital:	HUF 193,644
Income on the amount invested:	HUF 29,781,022 (= EUR 72,992.70 x 408)
Expenditure on the amount invested:	- HUF 30,000,000
Transaction profit (+) / loss (-) :	<u>- HUF 25,334</u>

Example 2: USD investment with HUF conversion currency

Transaction parameters	
Amount Invested/Capital	100,000
Currency of Amount Invested	USD
Currency Pair	USD/HUF
Conversion Currency	HUF
Term of the product	3 months (90 days)
Spot rate on transaction date (MNB central rate)	413
Conversion Rate	415
Observation Rate	414
Spot rate on Settlement Date	412
Fixed Return	USD 3,945, 16% per annum



The Client invests USD 100 million for 90 days in the Dual Currency Structured Investment DCI product, on which the Client is entitled to a Fixed Return of 16% per annum. At the start of the investment, the USD/HUF exchange rate is 413, while the Conversion Rate chosen by the Client is USD/HUF 415.

Conversion condition: the Observation Rate is higher than or equal to the Conversion Rate. At 12 noon on the Observation Day, the USD/HUF exchange rate is 414, so the following cash movements will occur on the Maturity Date:

- the Bank pays the Client the Fixed Return of USD 3,945, and

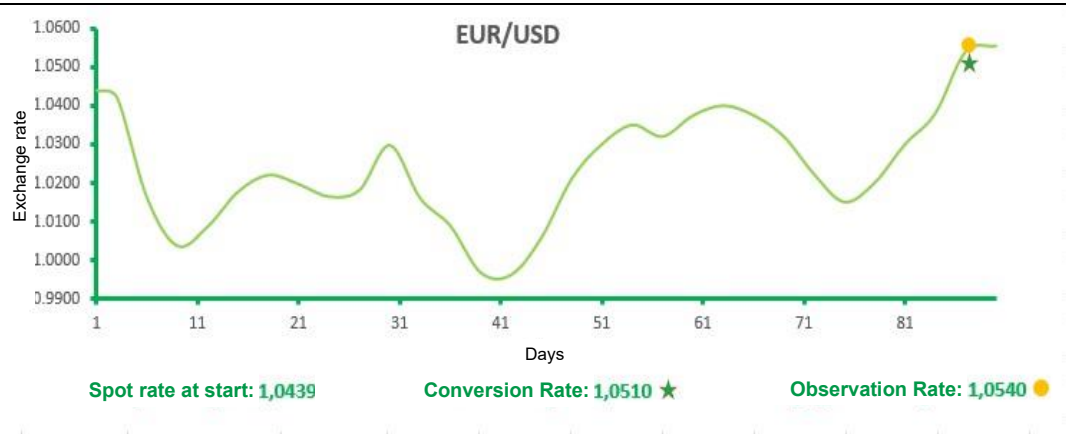
- since the Observation Rate is lower than the Conversion Rate, the Conversion Event has not occurred and the Bank will refund the Client the Capital, i.e. the USD 100 thousand deposited at the start of the investment.

The following four figures are only to be taken into account for the Client subject to the PIT Act as a presentation of the calculation of the gain/loss on the Controlled Capital Market Transaction if the MNB USD/HUF exchange rate on the Settlement Date is 412:

Fixed Return on the Capital:	HUF 1,625,340 (= USD 3,945 x 412)
Income on the amount invested:	HUF 41,200,000 (= USD 100,000 x 412)
Expenditure on the amount invested:	- HUF 41,200,000 (= - 100,000 x 412)
Transaction profit (+) / loss (-):	+ HUF 1,625,340

Example 3: EUR investment with USD conversion rate

Transaction parameters	
Amount Invested/Capital	100,000
Currency of Amount Invested	EUR
Currency Pair	EUR/USD
Conversion Currency	USD
Term of the product	3 months (90 days)
Spot rate on transaction date	1,0439
Conversion Rate	1,051
Observation Rate	1,054
Spot rate on Settlement Date	EUR/HUF 410, USD/HUF 388
Fixed Return	EUR 2,096, 8.5 % per annum



The Client invests EUR 100 thousand for 90 days in the Dual Currency Structured Investment DCI product, on which the Client is entitled to a Fixed Return of 8.5% per annum. The EUR/USD exchange rate at the start of the investment is 1.0439, while the Conversion Rate chosen by the Client is EUR/USD 1.0510.

Conversion condition: the Observation Rate is higher than or equal to the Conversion Rate. On the Observation Day, based on the official OTP central rate published at 10:00 AM New York time, the EUR/USD exchange rate is 1.0540 and therefore the Conversion Event has occurred, so the following cash movements will occur on the Maturity Date:

- the Bank pays the Client the Fixed Return of EUR 2,096;

- the Bank debits the Client's account with EUR 100,000 and credits the Client's USD account with USD 105,100, as the Observation Rate on the Observation Day was higher than the Conversion Rate and therefore the EUR 100,000 Capital was converted into USD.

The following four figures are only to be taken into account for the Client subject to the PIT Act as a presentation of the calculation of the gain/loss on the Controlled Capital Market Transaction if the MNB EUR/HUF exchange rate is 410, the USD/HUF exchange rate is 388 on the Settlement Date:

Fixed Return on the Capital:	HUF 859,360 (= EUR 2,096 x 410)
Income on the amount invested:	HUF 40,778,800 (= USD 105,100 x 388)
Expenditure on the amount invested:	- HUF 41,000,000 (= - EUR 100,000 x 410)
Transaction profit (+) / loss (-):	+HUF 638,160

3. Further information

General provisions

The contractual relationship between the Bank and the Client, regarding issues not regulated within this prospectus, is governed by

- the individual contract on the Dual Currency Structured Investment DCI, i.e. the Contract,
- the Investment Services Business Regulations and all the business regulations and announcements referred to therein, with the exception of the General Terms and Conditions for Global Markets Services,
- the Private Banking Master Agreement, business regulations and the relevant announcement, and
- OTP Bank Plc.'s General Business Regulations

(hereinafter collectively the "Terms and Conditions").

Preconditions for using the Dual Currency Structured Investment DCI, showing the differences between standard and individually priced product versions

STANDARD PRODUCT VERSION	INDIVIDUALLY PRICED PRODUCT VERSION
The possibility of concluding a contract for the standard product version is only available to Clients with an OTP Private Banking Master Agreement.	The possibility of concluding a contract for the individually priced product version is only available to Clients with a Global Markets Framework Agreement and/or an OTP Private Banking Master Agreement.
The Client concluding a Dual Currency Structured Investment DCI transaction must have an active payment account in both the currency of the amount invested and the Conversion Currency at the time of concluding the contract and throughout the entire term, each of which accounts must be linked to the securities account in which the Dual Currency Structured Investment DCI transaction is recorded by the Bank.	

The product is only available on a standard securities account and a Long-Term Investment Securities Account. The Dual Currency Structured Investment DCI transaction cannot be concluded for a retirement savings account.
If a permanent agent acting on behalf of a Private Banking Client wishes to conclude a Dual Currency Structured Investment DCI transaction, this is only possible if the representative is also a Private Banking Client.
Compliance with the collateral requirements set by the Bank.
The Client is obliged to provide the Bank with the information required by Act CXXXVIII of 2007 on Investment Firms and Commodity Dealers, and on the Regulations Governing their Activities (hereinafter the "Investment Firms Act") for the purposes of prior inquiry (completion of the suitability/appropriateness test).

Costs and fees related to the Dual Currency Structured Investment DCI transaction

- The Bank's pricing prospectus for Dual Currency Structured Investment DCI transactions includes the direct costs and fees of the transaction. Direct costs do not include other indirect costs (e.g. fees, commissions, taxes) incurred in connection with the acquisition or holding of the financial instrument, or the establishment, maintenance and performance of the Contract.
- In the case of a Dual Currency Structured Investment DCI product, the amount of the Capital is included in the amount taken into account for determining the account management fee for the Client's securities account.
- The current pricing prospectus for the product is also available on OTP Bank Plc.'s Private Banking website by clicking on the link below: [Dual Currency Structured Investment](#). On this product page, you can also consult the conditions that were valid at earlier dates.
- Bank provides Clients with a Key Information Document ([KID](#)) for the sale of the product.

Tax information on the Dual Currency Structured Investment DCI transaction

Please note that tax and duty information relating to specific financial instruments and transactions can only be accurately assessed on the basis of the Client's individual

circumstances, especially for non-tax-resident Clients and that such information may change over time. This prospectus contains general and non-exhaustive information on the relevant legal requirements. Although OTP Bank Plc seeks to ensure that this prospectus contains the relevant tax laws in accordance with the legislation in force, it does not assume any liability in that respect, given that the applicable legislation and its interpretation by courts and authorities tend to change rapidly. Therefore, it is strongly recommended to familiarise yourself with the applicable legal provisions in force prior to any transaction. This prospectus should not be regarded as tax or investment advice on any specific financial instrument or transaction.

For the purposes of the current PIT Act, the Dual Currency Structured Investment DCI is a controlled capital market transaction.

Income from a controlled capital market transaction is the excess of the aggregate amount (total transaction profits) of the monetary transaction profits (excluding if it is interest income or if on the basis of the transaction an income from permanent investment is to be determined) earned by the private individual in the tax year on the basis of the controlled capital market transaction(s) over the aggregate amount of transaction losses incurred by the private individual in the tax year and the fees charged by the investment service provider in relation to the transactions (total transaction losses). Loss from a controlled capital market transaction is the excess of total transaction losses over total transaction profits.

In the case of a Dual Currency Structured Investment DCI, the profit/loss of the business is calculated on the basis of the MNB exchange rate at the time of settlement (maturity) of the transaction.

If the amount invested is not converted into another currency, the fixed return on the transaction corresponds to the profit on the transaction.

If the amount invested is converted at maturity, the profit/loss on the transaction equals the sum of the fixed return on the transaction and the profit/loss on the amount invested.

The tax rate on the income from the controlled capital market transaction is 15%. The Bank is not liable for any tax or tax advance deduction in connection with the controlled capital market transaction.

By 15 February following the tax year, the Bank will issue to the private individual an itemized certificate detailing the amount of the transaction result (profit or loss) recognised in the tax year or, for positions not closed with a financial settlement, the income and the expenses on the transaction. The certificate will also include the amount of any incidental expenses incurred during the tax year, which are not taken into account in the result of the transactions.

The income and the tax are determined by the private individual earning the income on the basis of a certificate issued by the Bank, the documents (settlement certificates) issued by the investment service provider for the capital market transaction(s) or its own records, taking into account the rules governing exchange gains, as appropriate, and declared in the tax return for the tax year and the tax will be payable by the deadline set for filing the tax return. More favourable tax conditions are available when depositing a Dual Currency Structured Investment DCI in a Long-Term Investment Account.

The rates of PIT liability on income from long-term investments are as follows:

- zero percent on the last day of the five-year deposit period,
- 10 percent if the private individual
 - does not extend the deposit term until the last day of the three-year deposit period,
 - does not extend the deposit term for a part of the financial instrument or amount of money in the deposit register, in proportion to this part, until the last day of the three-year deposit period,
 - breaks the term deposit during the two-year term period, effective on the date of the break,
- 15 per cent, if the private individual breaks the deposit term before the end of the three-year term period following the deposit, after the return determined for the date of termination. A private individual is not required to report income from a long-term investment if the applicable tax rate is zero percent. In any other case, the tax will be assessed by the private individual in the tax return and paid by the deadline for filing the tax return.

From 1 January 2025, social contribution tax is also imposed on income from long-term investments if, in the case of long-term investment contracts concluded after 31 December 2024, assets are withdrawn from the funds deposited within the five-year deposit period. The tax rate is 8% or 13%, depending on whether the withdrawal is made within the two-year or three-year deposit period. Tax exemption applies to the last day of the five-year deposit period.

Other information

- The Dual Currency Structured Investment (DCI) is covered by the Investor Protection Fund (BEVA). Further details are available in Annex F of the Investment Services Business Regulation.

Notices and disclaimers

- Please review the documents listed in Section 3 of this prospectus, under 'General Provisions', and any other documents referred to or indicated therein, as well as the

Terms and Conditions, in order to make an informed investment decision on the transaction described in this prospectus. It is also recommended that, before making an informed decision on the investment or service you wish to use, you carefully consider the subject of your investment, the risks involved, the fees and costs involved, the possibility of loss, and the tax laws applicable to the given product or investment. The price of financial instruments and securities is subject to change, and spot sales may be made at the current exchange rate, which may even result in exchange losses.

- The publication of this prospectus and its delivery to the Client does not constitute an offer, investment recommendation, invitation to tender, investment advice, investment or financial analysis, solicitation to invest, or legal, tax or accounting advice. The information contained herein is for informational purposes only and is intended solely to provide preliminary information to the Bank's clients and future clients in accordance with the law. This prospectus contains general information and therefore does not take into account the specific individual needs, financial position, risk-taking capacity and willingness of each client. Please contact our staff or visit your Private Banking advisor if you have any questions before making an investment decision.
- Each investment carries certain risks that may affect the outcome of the investment decision, and the Client may not realise their expected investment objective or recover the amount invested, and the invested capital may even decrease.
- Prior to the conclusion of a contract for the transaction described in this prospectus, the Bank will provide detailed information on other risks associated with the transactions, the market situation, volatility, any restrictions on market access, exchange rate developments, and any additional information requested by the Client in connection with the transaction described in the prospectus.
- The data and information contained in this prospectus are estimates and do not enable the drawing of any reliable conclusions about actual future returns, changes or performance. All charts and calculations shown are examples only and are intended to present potential scenarios. The information contained herein shall in no case be interpreted as presenting specific transactions, even if the Client is involved in transactions identical or similar to those described herein. No conclusions may be drawn from the information provided as to the current level of returns, the future level of returns or their development. The data provided does not constitute information about the past or future changes or performance of specific financial instruments. The risk of specific individual decisions and investments made on the basis of this prospectus are

borne exclusively by the Client, and the Bank shall not be liable for the profitability of the investment decisions or the achievement of the objective set by the Client.

- Please also assess the tax implications of each product or service, bearing in mind that these can only be accurately assessed on the basis of the applicable tax legislation and the individual circumstances of each Client, and that these circumstances are subject to change. The returns shown in this prospectus are non-annualised gross returns (unless indicated otherwise), from which no tax is deducted by the Bank. The product is subject to the provisions of Act CXVII of 1995 on Personal Income Tax relating to controlled capital market transactions or long-term investment accounts, therefore the Client is responsible for fulfilling any tax obligations that may arise (e.g., tax returns, tax payments, record keeping).
- Certain persons may not have access or may have only limited access to the products described in this prospectus. The creation of this prospectus by the Bank, its publication on the website, and the presentation of information regarding the specific products and/or services by the Bank shall under no circumstances be construed as an intention on the Bank's part to make information pertaining to the products and/or services mentioned in the prospectus available to persons for whom a country or another interested state prohibits or restricts the use or acquisition of such products and/or services, or the advertising thereof.
- This prospectus has been prepared based on the information available to the Bank at the time of its preparation. Although the Bank has relied in good faith on sources it considers reliable in preparing this prospectus, it does not represent or warrant the accuracy or completeness of the information obtained from such sources.
- The referenced business regulations, announcements, lists of conditions and product descriptions containing the detailed term and conditions and fees of products and services are available at bank branches and on the Bank's website at www.otpbank.hu.
- The Bank reserves the right to change the terms contained herein. The contents of this prospectus are subject to change without notice. Please monitor any changes that may be made to this document.
- OTP Bank Plc. (company registration number: 01-10-041-585; registered office: H-1051 Budapest, Nádor utca 16; supervisory authority: Magyar Nemzeti Bank – H-1013 Budapest, Krisztina krt. 39; HFSA licence numbers: III/41.003-22/2002 and E-III/456/2008). All rights reserved. The prospectus is owned exclusively by OTP Bank Plc. and may not be reproduced, re-used, disseminated, or re-transmitted without OTP

Bank Plc.'s prior written consent, including any references thereto or incorporation thereof in any other website (service).

- Nothing in this prospectus shall be construed as the Bank acting as an agent, representative or otherwise for or on behalf of any prospective Client seeking to invest in any of the financial instruments described in this prospectus. Please check whether the conclusion of the transaction in question or the placement of the order gives rise to any additional obligations (e.g. the obligation to provide cover or supplement cover), failure to comply with which may result in a loss under the relevant provisions of the Terms and Conditions.