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ANNOUNCEMENT

ANNEX D2

TO THE INVESTMENT SERVICES BUSINESS REGULATIONS

On the fees of Global Markets Services¹

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¹ The amended provisions of this Annex, highlighted in italics and grey shadows, indicate changes compared to the Annex C effective from *December 06, 2023*.

ANNEX D.2. ANNOUNCEMENT ON THE FEES AND CHARGES FOR GLOBAL MARKETS SERVICES

Global Markets service	Fee ⁴
BUDAPEST STOCK EXCHANGE (BSE)	
spot ²	0.55% ⁵ of the quote value ³ , minimum HUF 5.495^{5:4} / EUR 13^{5:4}
futures	<ul style="list-style-type: none"> - Cross currency exchange rate of the major currencies and the major HUF currency cross rates⁶: BSE fee + KELER (fee + 0.025 % of the deal value - Cross currency exchange rates of the major currencies against rarely traded currencies and rarely traded HUF currency cross rates⁷: BSE fee + KELER fee + 0.05% of the deal value - Cross currency exchange rates of major currencies against exotic currencies⁸: BSE fee + KELER fee + 0.075% of the deal value - BUX transactions: BSE fee + KELER fee + HUF 330/contract⁴. - Equity transactions: BSE fee + KELER fee + HUF 659/contract⁴ (for each equity futures contract opened by BSE).
option	BSE fee ⁹ + KELER fee ¹⁰
XETRA (Deutsche Börse)	
spot	0.5% of the quote value ³ , minimum EUR 55⁴
Other foreign regulated market	

² Including the Xtend and XBond MTF trading venue operated by BSE, and OTC auction (BÉT) orders unless otherwise indicated in the relevant Announcement.

³ The quote value refers to the consideration of the securities available at BSE or Deutsche Börse and at other foreign regulated markets.

⁴ Pursuant to Section A.I.5.5 of the Investment Services Business Regulations, the fees indicated in it will automatically increase from 1 March 2024 by a rate of 9.9%, below the rate of inflation of 17.6% for 2023 published by the HCSO (Hungarian Central Statistical Office) in January 2024, while the percentage fees set remaining unchanged.

⁵ In case of orders given by customers who have entered into contract for the OTP Private Banking Master Agreement, the fee will be charged according to the effective „Announcement Annex D1 to the Investment Services Business Regulations on the fees of services in the securities business line of OTP Bank Plc “ in the case of Digital Private Banking and Private Banking Service Packages, and in the case of a Prestige Private Banking Service Package, if it is more favorable for the customer.

⁶ **Cross currency exchange rates of the major currencies and major HUF currency cross rates** (AUD/USD, CAD/HUF, CHF/JPY, CHF/HUF, CZK/HUF, EUR/AUD, EUR/CHF, EUR/CZK, EUR/GBP, EUR/JPY, EUR/NOK, EUR/PLN, EUR/RON, EUR/SEK, EUR/USD, EUR/HUF, GBP/AUD, GBP/CHF, GBP/JPY, GBP/SEK, GBP/USD, GBP/HUF, JPY/HUF, NOK/HUF, PLN/HUF, USD/CAD, USD/CHF, USD/CZK, USD/JPY, USD/NOK, USD/PLN, USD/HUF)

⁷ **Cross currency exchange rates of major currencies against rarely traded currencies and HUF cross rates against rarely traded currencies** (AUD/CAD, AUD/CHF, AUD/JPY, CAD/CHF, CAD/JPY, CHF/PLN, EUR/CAD, EUR/RSD, EUR/RUB, EUR/TRY, TRY/HUF, GBP/CAD, GBP/PLN, USD/SEK, USD/RUB, USD/TRY, USD/UAH, NZD/JPY).

⁸ **Cross currency exchange rates of major currencies against exotic currencies:** (USD/BRL, USD/MXN).

⁹ The BSE fee indicated in the table refers to the fees defined as such in the BSE Schedule of Fees.

¹⁰ The KELER fee indicated in the table refers to the fees defined as such in the KELER Schedule of Fees.

spot	quote value ³ 0.5%, minimum ⁴ AUD 33, BGN 66, CAD 55, CHF 55, CNY 220, CZK 879, EUR 55, GBP 55, JPY 3297, NOK 330, PLN 110, RON 121, RSD 3297, RUB 2198, SEK 330, TRY 220, USD 55
futures	<ul style="list-style-type: none"> - Futures index contracts traded in EUR: EUR 55⁴ - Futures index contracts traded in USD: USD 55⁴ - Other futures index contracts: USD 110⁴ - Equity, commodity: individual fee calculated based on the contract value

1. In the case of OTC brokerage spot securities, the fee shall be 1.25% of the deal quote value of the securities being the subject of the order, unless a custom fee is agreed.

In case of the secondary market trading of a Structured note, the unwind cost shall be 1.00% of the deal quote value of the securities, unless a custom cost is agreed.

2. Upon closing or liquidating over-the-counter Forward foreign exchange transactions, the rate applicable to settlement and discounting is the base rate of the currency issuing central bank in the settlement currency of the Forward Exchange Individual Transaction valid for the specific currency on the discounting date + 3% per annum, regardless of the maturity. If the base rate of the specific central bank refers to a range, then the upper limit is applicable. If the base rate specified by the issuer central bank for the specific currency is negative, it does not reduce the annual 3% surcharge imposed by the Bank in addition to the central bank's base rate. In case of discounting losses arising from the over-the-counter Forward foreign exchange transactions, the central bank base rate determined by the issuing central bank minus 3% interest per annum shall apply to the given currency, regardless of the maturity. If the base rate of the specific central bank refers to a range, then the lower pricing level shall be applicable. In the absence of a specific agreement between the Parties, in case of over-the-counter Forward foreign exchange transactions, the Bank may deviate in favor of Client from the interest rate used for settlement and discounting.

3. If the Client requests the opening of a GOSA account (gross omnibus indirect client account)¹¹ specified in the 'Announcement according to Article 39(7) of EMIR, Article 27(2) of MiFID II RTS 6, EMIR 149/2013 RTS and the Indirect Clearing RTS – Direct and Indirect Clearing Services', the fee of such account shall be USD 10,000 per month per central counterparty (the fee shall be charged for each central counterparty with which the Execution Partner concerned opens an account linked to the GOSA account on the basis of the order in accordance with the instructions of the Client of the Bank). The fee of the GOSA account shall apply to calendar months. If the GOSA account of the Client is closed on a day other than the last day of a month, the Client shall pay the fee for the entire month in which the account is closed. The Client shall pay the fee of the GOSA account, specified herein and payable for the

¹¹ It means an omnibus account with the assets and positions held by the Bank for the account of its indirect clients, in which the clearing member shall ensure that the positions of an indirect client do not offset the positions of another indirect client and that the assets of an indirect client cannot be used to cover the positions of another indirect client.

entire month, from the month in which the certified date of the opening of the GOSA account falls, which shall be communicated to the Client by the Bank.