



ANNOUNCEMENT

Annex K

TO THE INVESTMENT SERVICES BUSINESS REGULATIONS

Business Hours¹

Effective from: **18 November 2025**

Published on: **4 November 2025**

The amendment of this Announcement was justified by the *update of business hours, and available services in connection with the OTP Trader platform, as well as available channels, due to the discontinuation of OTPdirektBroker and OTPdirekt SmartBroker.*

OTP Bank Plc.

Registered office: H-1051 Budapest, Nádor utca 16.

Registered with the Company Registry Court of Budapest-Capital Regional Court under No. 01-10-041585

Central mailing address: H-1876 Budapest

Website: <https://www.otpbank.hu>

¹ The amended provisions of the current Annex K, indicated in italics and grey, reflect the changes compared to the version of Annex K that entered into effect on **7 July 2025**.

OTP Bank Plc.'s business hours

OTP Bank Plc. is available to its Clients during the following periods:

In person at a bank branch	On banking days 7:45 a.m.–7 p.m. (CET) (from branch opening to closing) ²
OTP Private Banking (personal service, voice-recorded telephone line)	On banking days Private Banking advisor from branch opening to closing ² Private Banking Client Center 8 a.m.–8 p.m.
Global Markets Transaction Channels (stock market order)	On banking days Budapest Stock Exchange 8:30 a.m.-5:15 p.m. (CET) Deutsche Börse A.G. Xetra 8:30 a.m.-5:35 p.m. (CET) NYSE, NASDAQ, AMEX, CME 10:00 a.m.-8:00 p.m. (CET)
Global Markets Transaction Channels (OTC order)	On banking days Monday–Thursday 8:00 a.m.–6:00 p.m. (CET) Friday: 8:00 a.m.–5:15 p.m. (CET)
OTPdirekt Services (OTPdirekt telephone, OTPdirekt Internet)	24/7 (CET)
OTP Digital Services (OTP InternetBank, OTP MobileBank, OTP SingleMarket)	24/7 (CET)
OTP Trader (online foreign exchange trading platform)	On banking days Monday–Friday 8:00 a.m.–9:00 p.m. (CET)

The order acceptance and clearing and settlement deadlines, time limits and other detailed conditions for each Transaction Channel, securities, different execution venues and execution counterparties are set out in the Bank's Supplementary Announcement on general information on the marketing of securities and on the fulfilment of certain transactions.

² Please note that the opening hours of each Bank Branch are different; Clients can find out the current opening hours of each branch on the Bank's website.