Online Trading System

User manual

- **Security – technology**
  - Deal is done via a coded channel https://…
- **Information**
  - Direct access to „real time” currency rates
  - Continuous tracking of the daily price fluctuations
- **Speed**
  - Instant deal completion in the selected instrument
- **Precision, uniqueness**
  - Easy to use, user-friendly application interface
  - Selectable amount and tenor
- **Data availability and audit**
  - Deal ticket available for both parties (not amendable)
  - Daily and archive deal log (audit trail)

User Guide

Content

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1. Introduction

OTP Trader is an online trading-dealing system. The OTP Trader customer dashboard facilitates real-time electronic FX transactions between the Bank and its clients.

Current version of OTP Trader supports following foreign exchange deal types:

- value dates:
  - Same day (value date T),
  - Tomorrow (value date T+1),
  - Spot (value date T+2)
  - Forward (value date after value date T+2)
- The minimum trading ticket amount is EUR 10.000.- or its equivalent in case of other currency pairs.
- The OTP Trader system available on all banking days from 8:00 a.m. to 9:00 p.m.

Using this applet, clients can deal on streamed prices by receiving auto quotes or receiving manual quotes from the Bank's traders on demand.

2. System technical requirements

- Windows 7 or newer
- Browser:
  - Google Chrome (70 or higher)
  - Mozilla Firefox (63 or higher)
  - Opera (57 or higher)
  - Microsoft Edge HTML (18 or higher)
  - Safari (13.1.1 or higher) / macOS (10.15.5 or higher)

Note: if the requirements are not met, you may experience performance issues with the application. These issues may vary from difficulties in completing a deal to slow price updates being displayed etc. In such cases, please contact your OTP system administrator or sales representative.

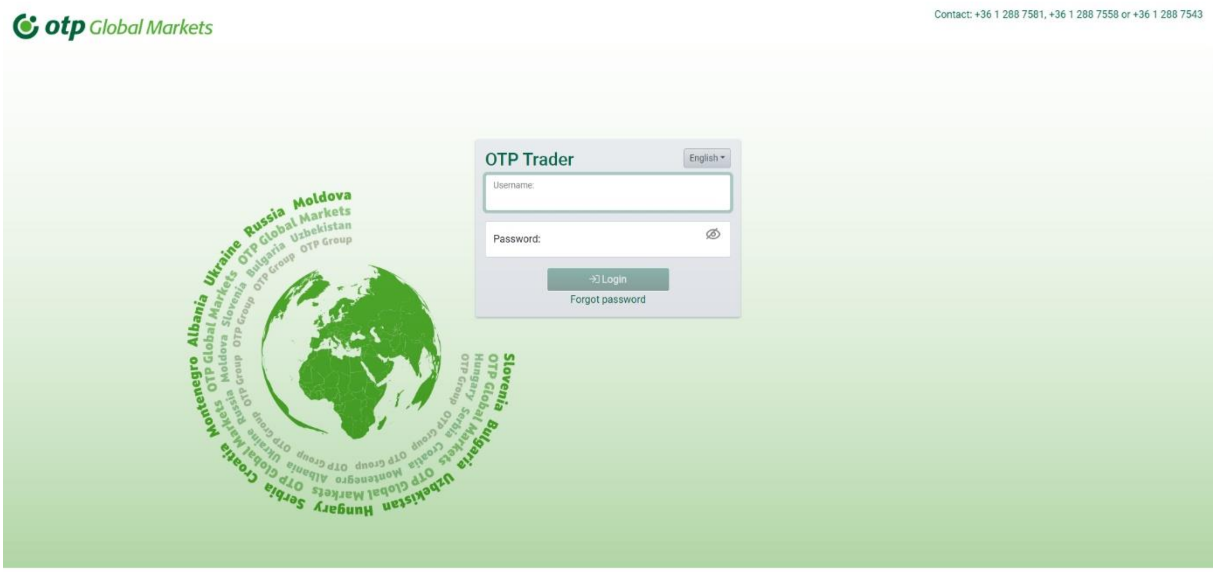
3. Starting client session

Use one of the specified web browsers to open the Client applet:

https://www.otptrader.hu

3.1 Login

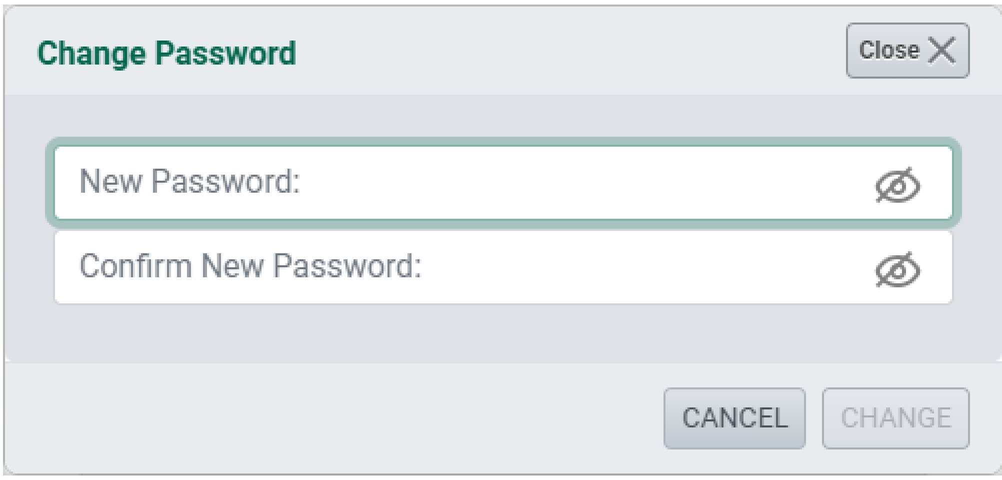
Once the user navigates to the above URL, the login window will appear.



The login prompt contains blank Username and Password fields where you must enter your username and initial password provided to you by OTP Bank.

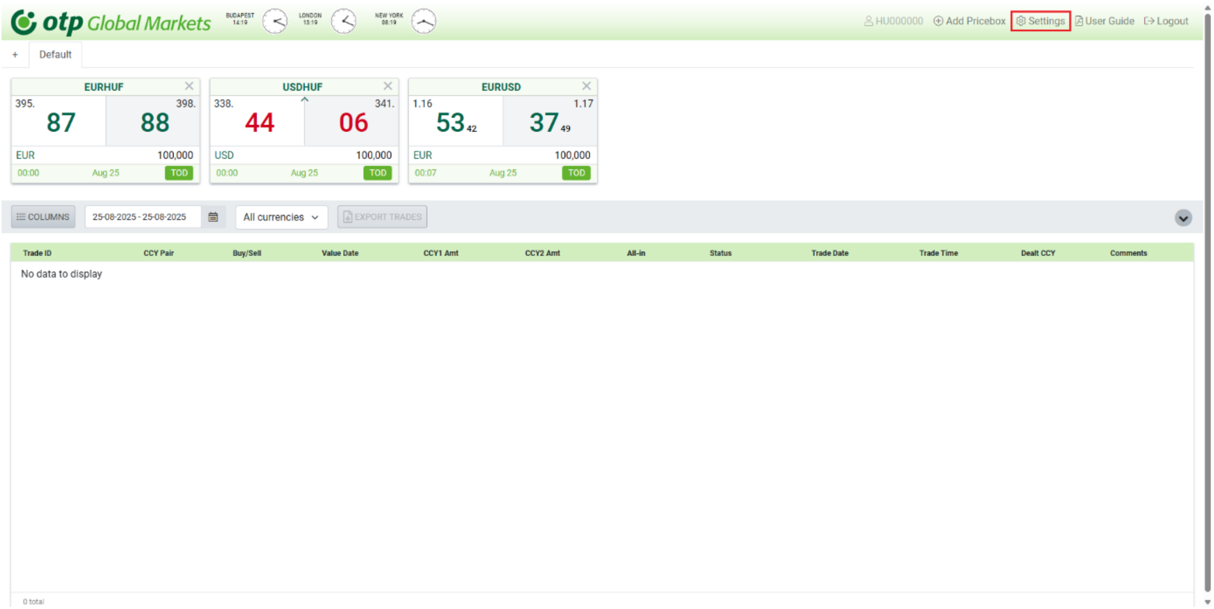
3.2 Password change

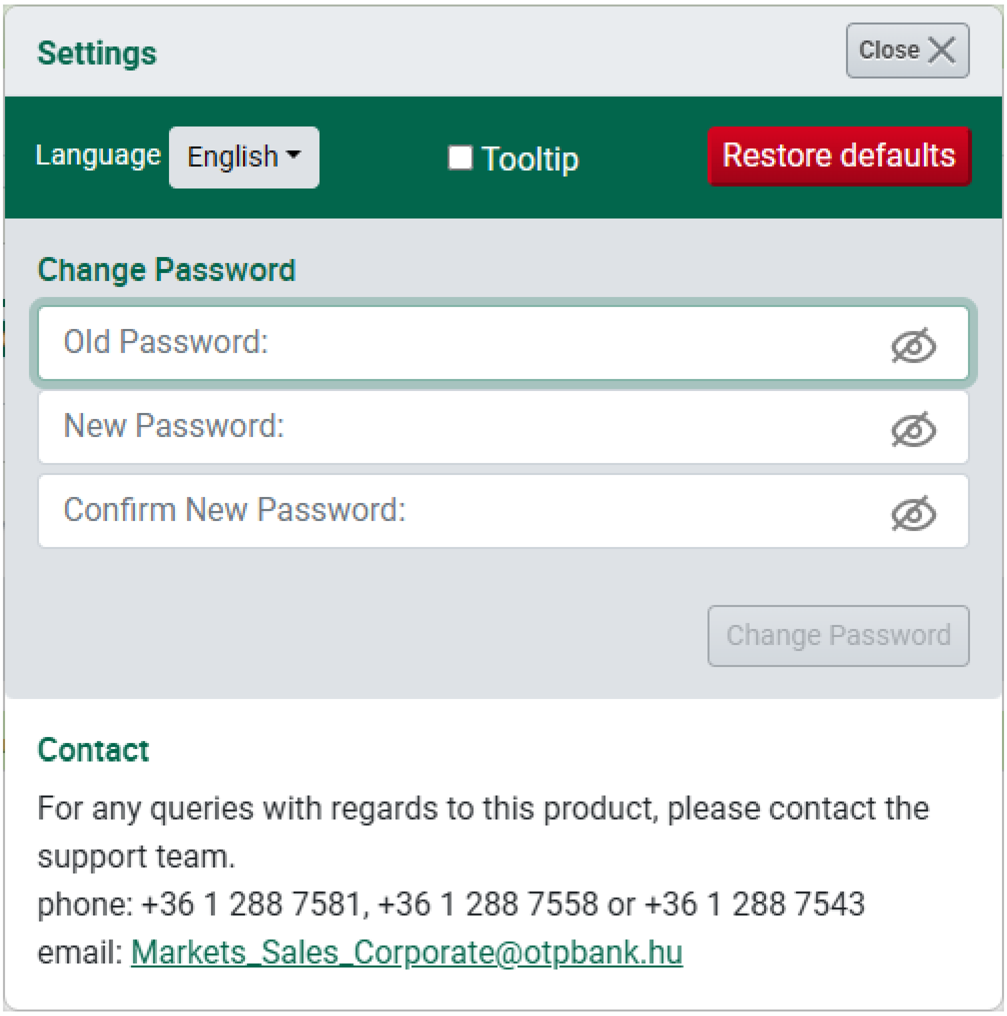
All clients must change their initial password for security purposes, when logging in for the first time and afterwards quarterly.



Once the password has been successfully changed, the user will be prompted to re-login to the platform with their new credentials.

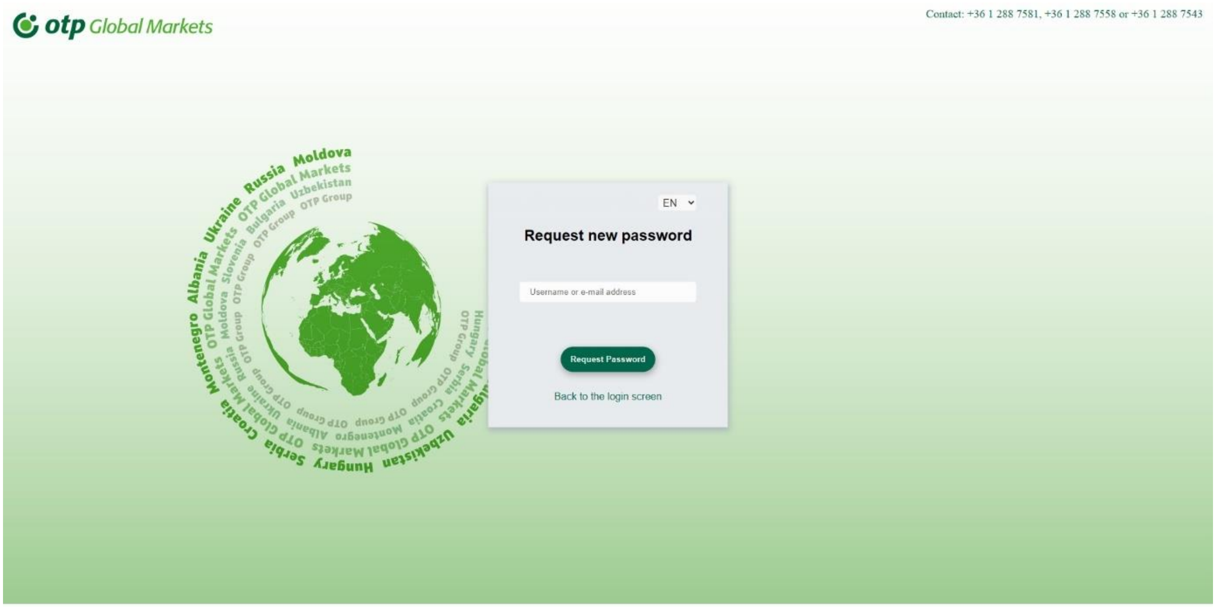
Note: you will be prompted to change your password quarterly, but you may also change it any other time, by clicking on the Settings tools button in the upper row of your application. You may change your password once every 24 hours.





Should you have forgotten your password or not logged in for over 90 days, you can request a new password on the login screen by clicking on the Forget Password sign and please choose to exit page.

In order to be able to request a new password, you must give your login name, or the user's e-mail address given in your Global Markets Agreement.

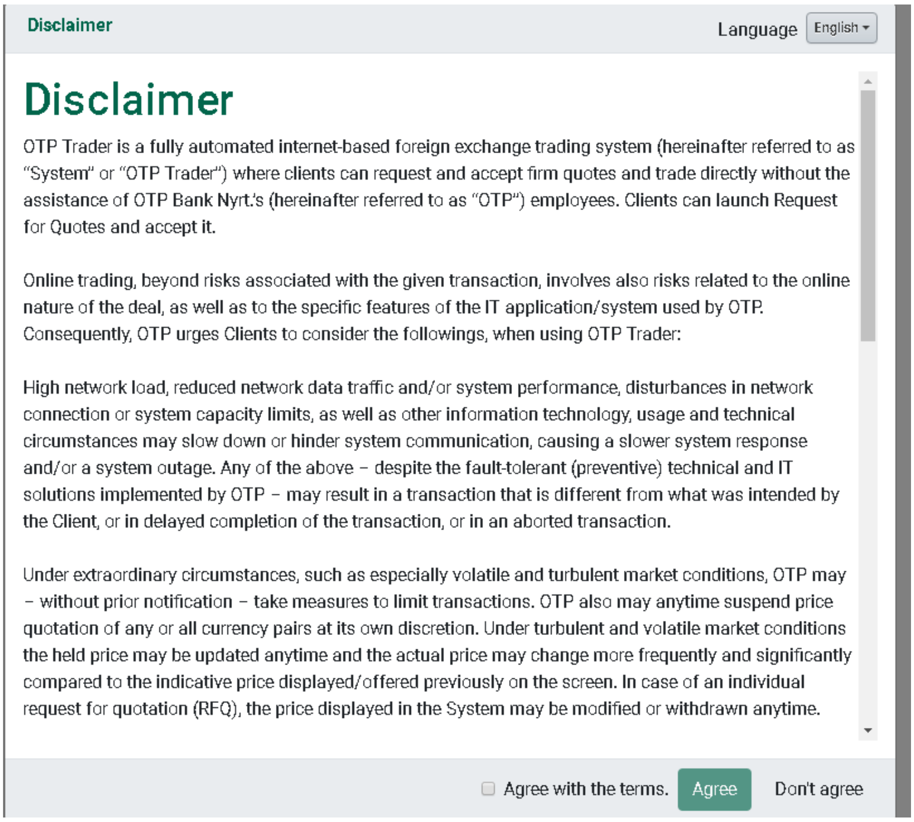


You will be able to see when your new password has been created and sent to your e-mail address.

A few seconds later, you shall be redirected to the login screen.

4. User disclaimer, Initial rates setup (during initial login)

When you first log in, the system displays the following dialog box to prompt you to accept/decline the disclaimer. Please read it carefully before accepting.


Disclaimer

Language English

Disclaimer

OTP Trader is a fully automated internet-based foreign exchange trading system (hereinafter referred to as "System" or "OTP Trader") where clients can request and accept firm quotes and trade directly without the assistance of OTP Bank Nyrt.'s (hereinafter referred to as "OTP") employees. Clients can launch Request for Quotes and accept it.

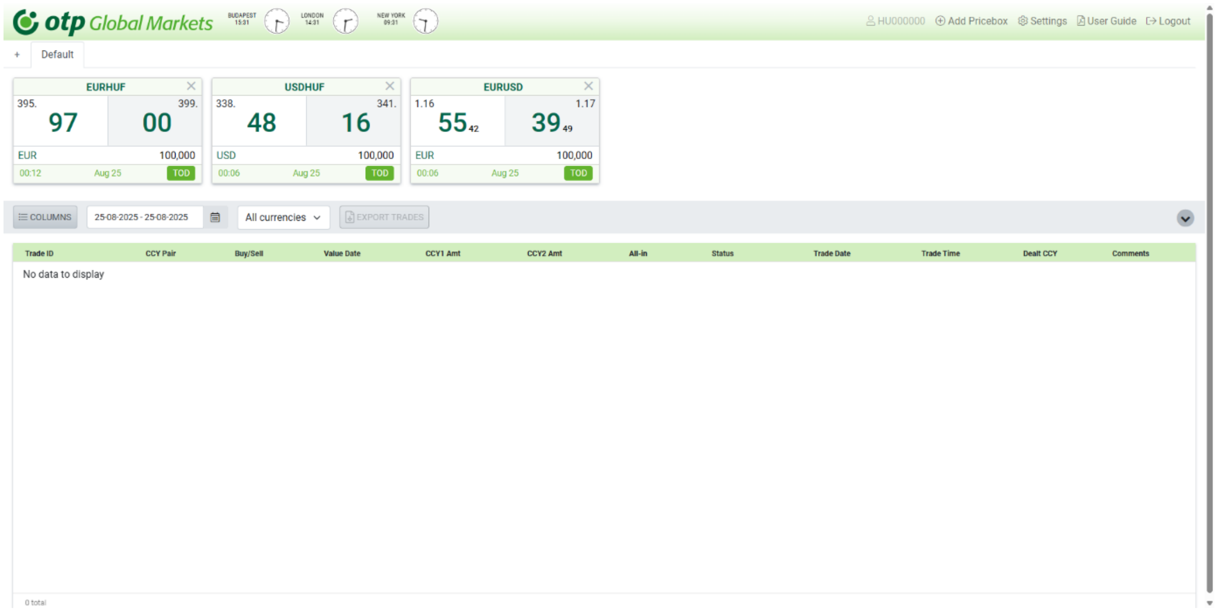
Online trading, beyond risks associated with the given transaction, involves also risks related to the online nature of the deal, as well as to the specific features of the IT application/system used by OTP. Consequently, OTP urges Clients to consider the followings, when using OTP Trader:

High network load, reduced network data traffic and/or system performance, disturbances in network connection or system capacity limits, as well as other information technology, usage and technical circumstances may slow down or hinder system communication, causing a slower system response and/or a system outage. Any of the above – despite the fault-tolerant (preventive) technical and IT solutions implemented by OTP – may result in a transaction that is different from what was intended by the Client, or in delayed completion of the transaction, or in an aborted transaction.

Under extraordinary circumstances, such as especially volatile and turbulent market conditions, OTP may – without prior notification – take measures to limit transactions. OTP also may anytime suspend price quotation of any or all currency pairs at its own discretion. Under turbulent and volatile market conditions the held price may be updated anytime and the actual price may change more frequently and significantly compared to the indicative price displayed/offered previously on the screen. In case of an individual request for quotation (RFQ), the price displayed in the System may be modified or withdrawn anytime.

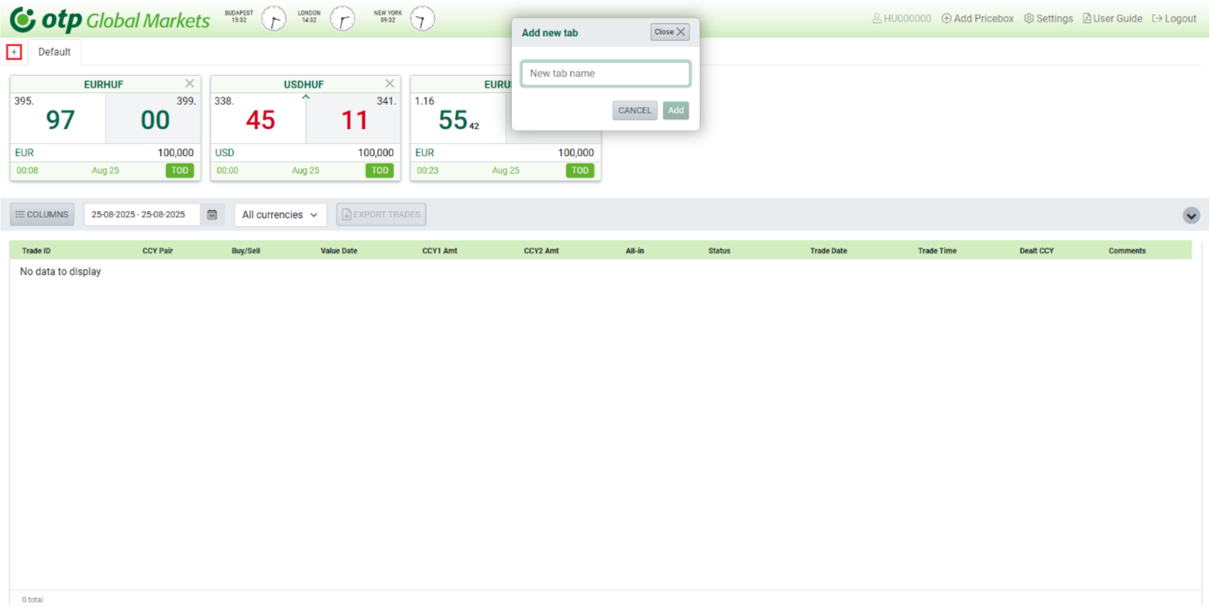
Agree with the terms. Agree Don't agree

At the first login, a standard view and default currency pairs will be displayed:



The standard system view presents the user with 3 currency pairs arranged in one row. The application adjusts itself to the user screen size and automatically re-structures the displayed objects.

You can add a new tab to save other settings, just click on the "+" near the Default tab.



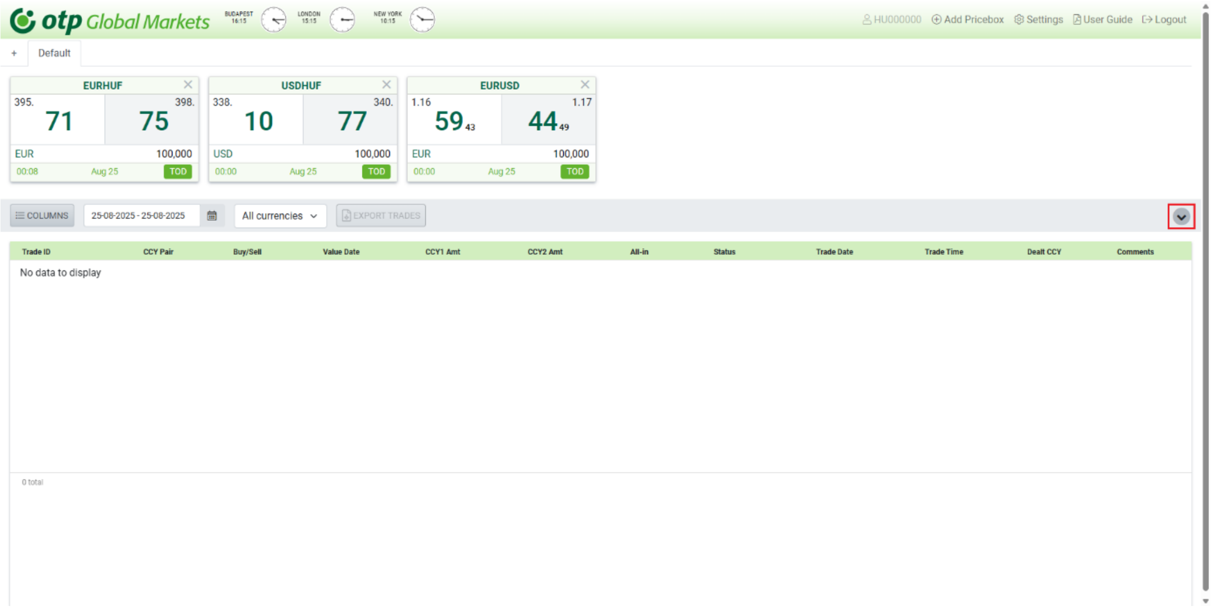
4.1 Blotter position configuration

The blotter is configurable to show various amounts of visible data on the screen. The standard setting shows one row of currency pairs with the Blotter underneath, where you can view and rearrange your trades. However, the Blotter has 3 different settings, enabling you to view more than one row of currency pairs at the same time. The Blotter has three position settings:

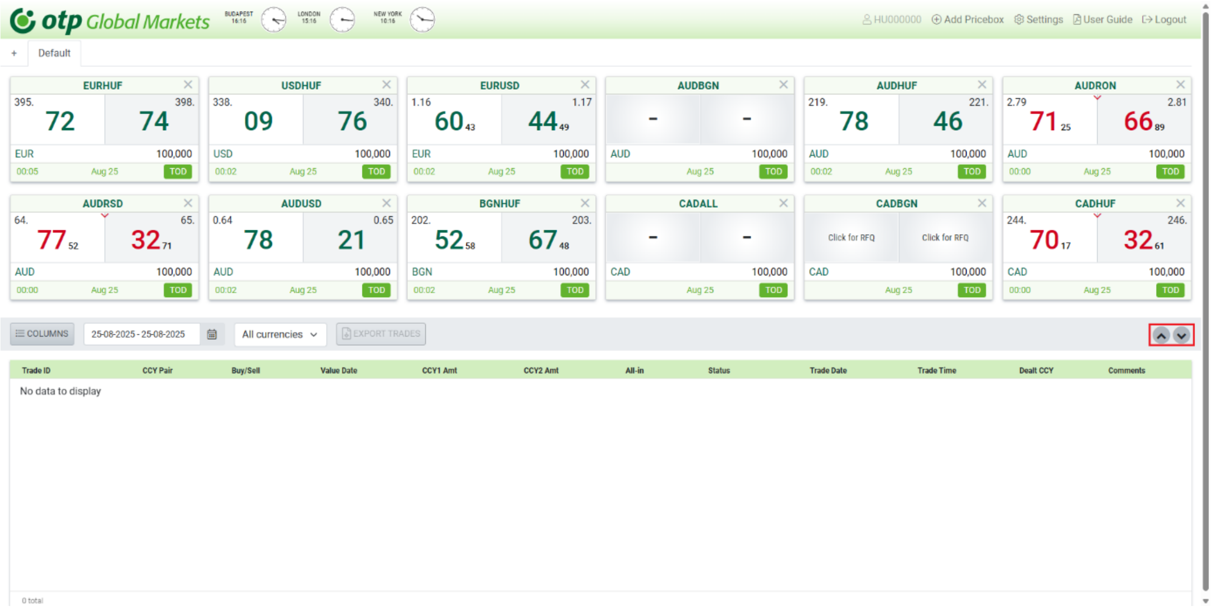
- Expanded – displays just a single row of currency pairs at the top of the screen,
- Medium – you may view 2 rows of currency pairs above the Blotter,
- Minimized – you may have 3 rows of currency pairs visible above the Blotter.

To switch between these positions, click on the arrow buttons displayed at the top right-hand corner of the blotter.

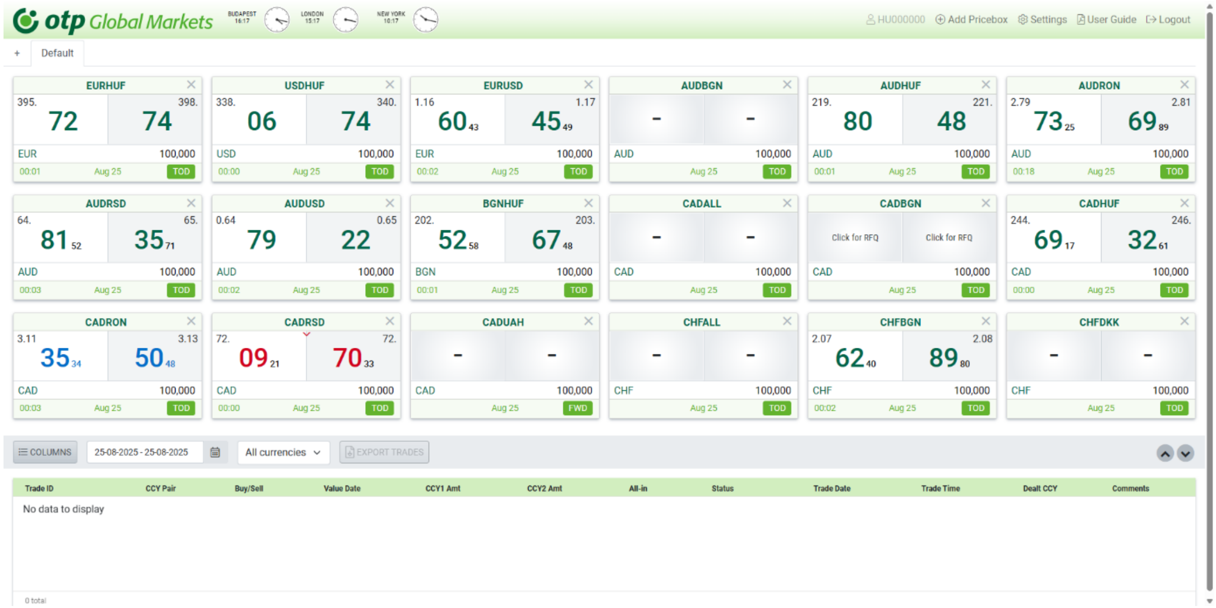
Expanded:



Medium:



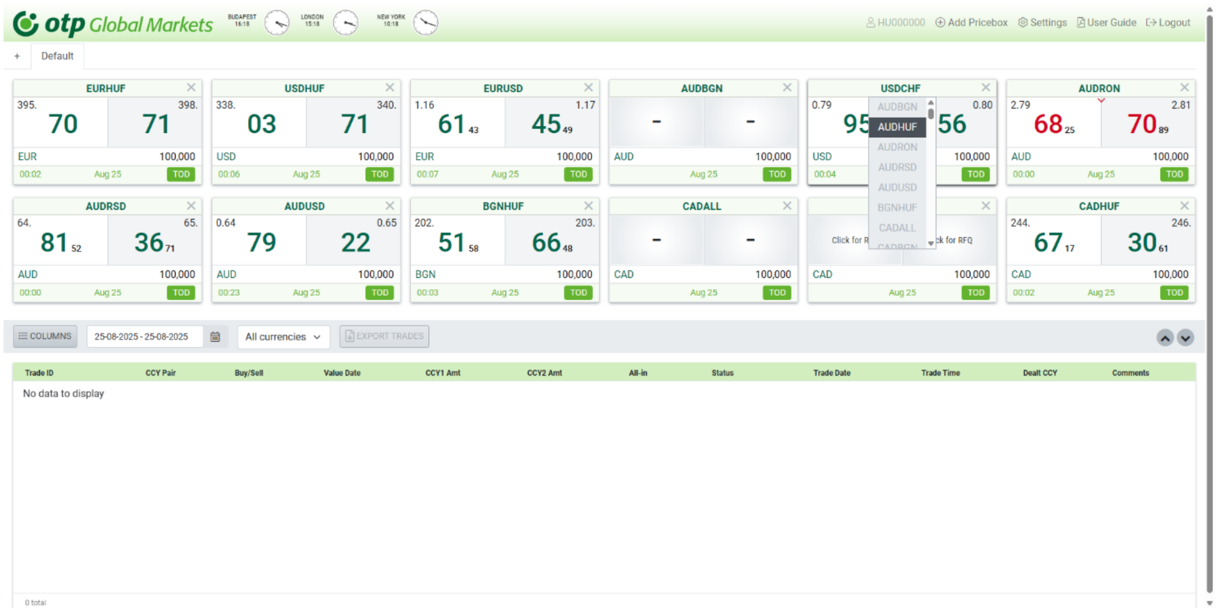
Minimized:



4.2 New currency pair addition and position configuration

The currency pairs and their location in the window are adjustable by the user at any time.

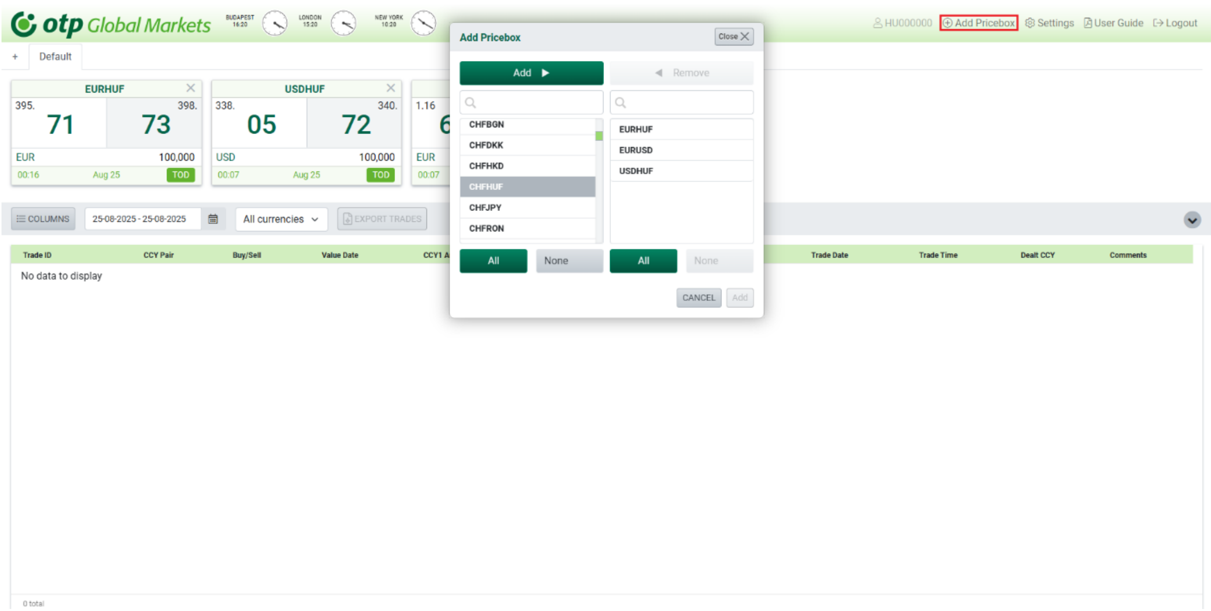
Simply select the currency pairs that are required by clicking once on the currency pair label which will result in a drop-down list appearance. Selectable currencies are highlighted in black, those pairs which are already displayed on the dashboard are in grey.



Currency pairs already displayed in the Spot Price window can be moved by clicking and holding down the left mouse button on the top of each currency pair and then dragging the price box to the new location and releasing the mouse button when the replaced currency pair has moved to the new position (drag and drop).

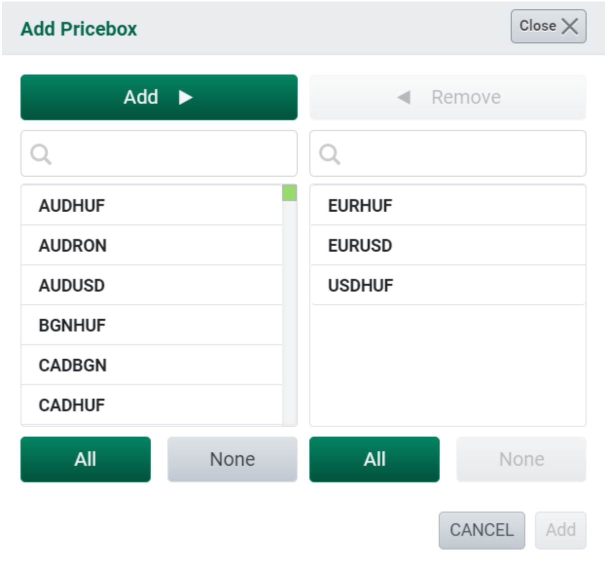
You may remove a currency pair by clicking on the x button on the top right corner of the currency pair.

Clicking on the ‘Add Pricebox’ button will bring up the whole list of currency pairs, the selectable currency pairs will appear on the left side of the pop-up window, and a list of currency pairs that have already been selected will appear on the right side.

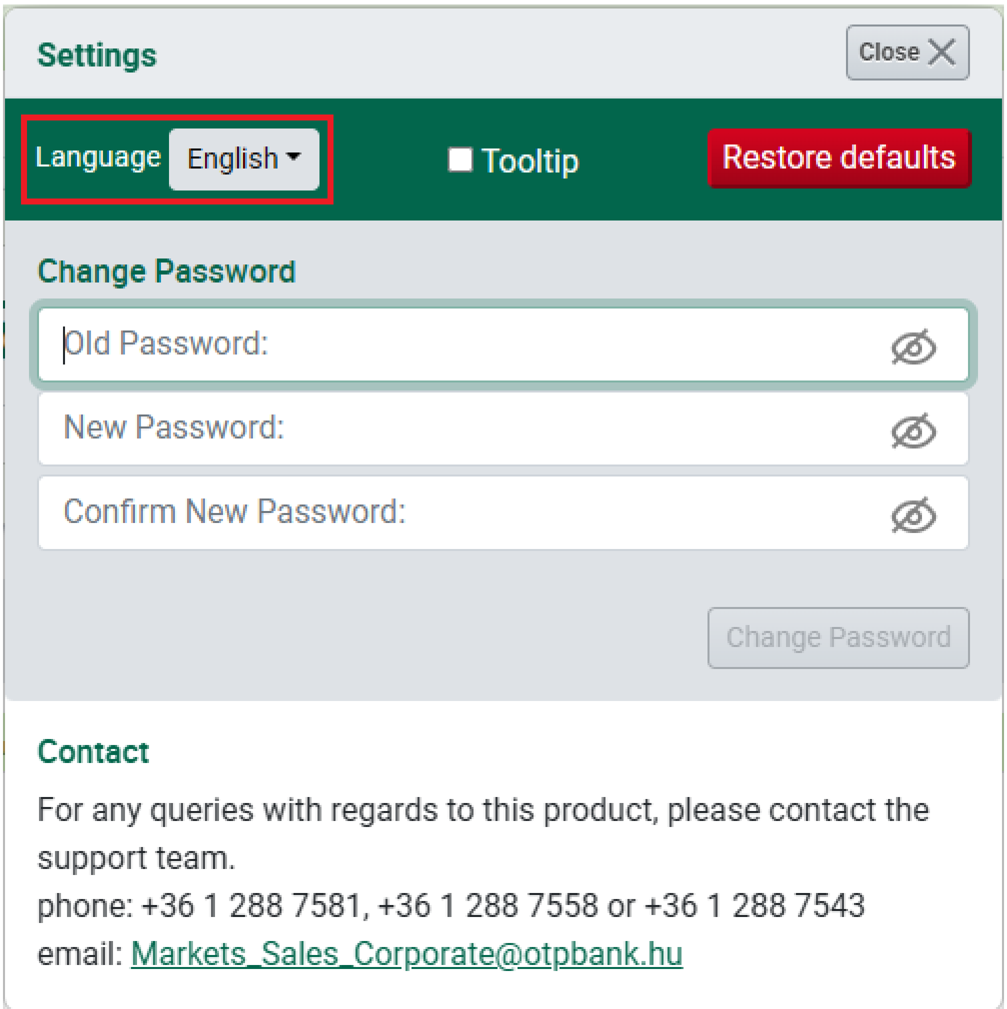


4.3 Supported currency pairs, language selection

Currently, OTP Trader supports the currency pairs that are available in the ’Add pricebox’ menu.



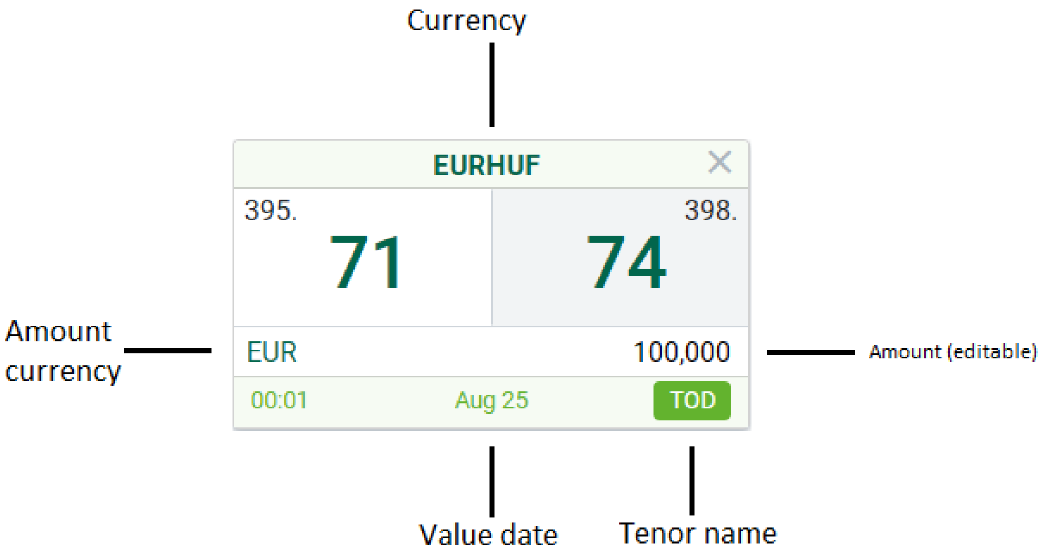
The language of the application can be changed and selected anytime. In order to change the language from default to another, you need to click the Settings in the upper row of your application.



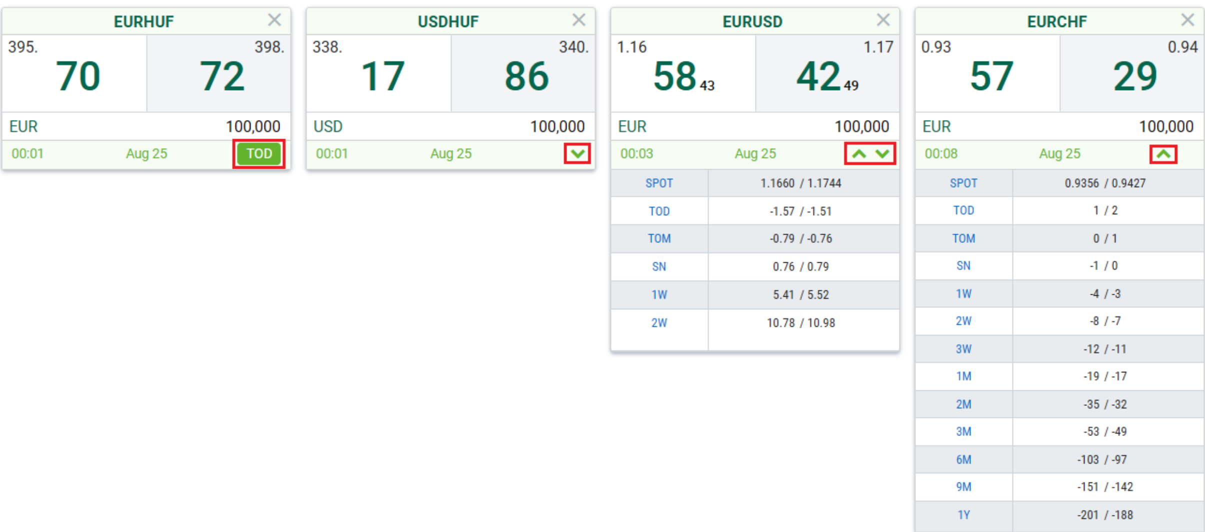
The language change triggers complete translation of all functionalities and buttons presented in your application including system messages.

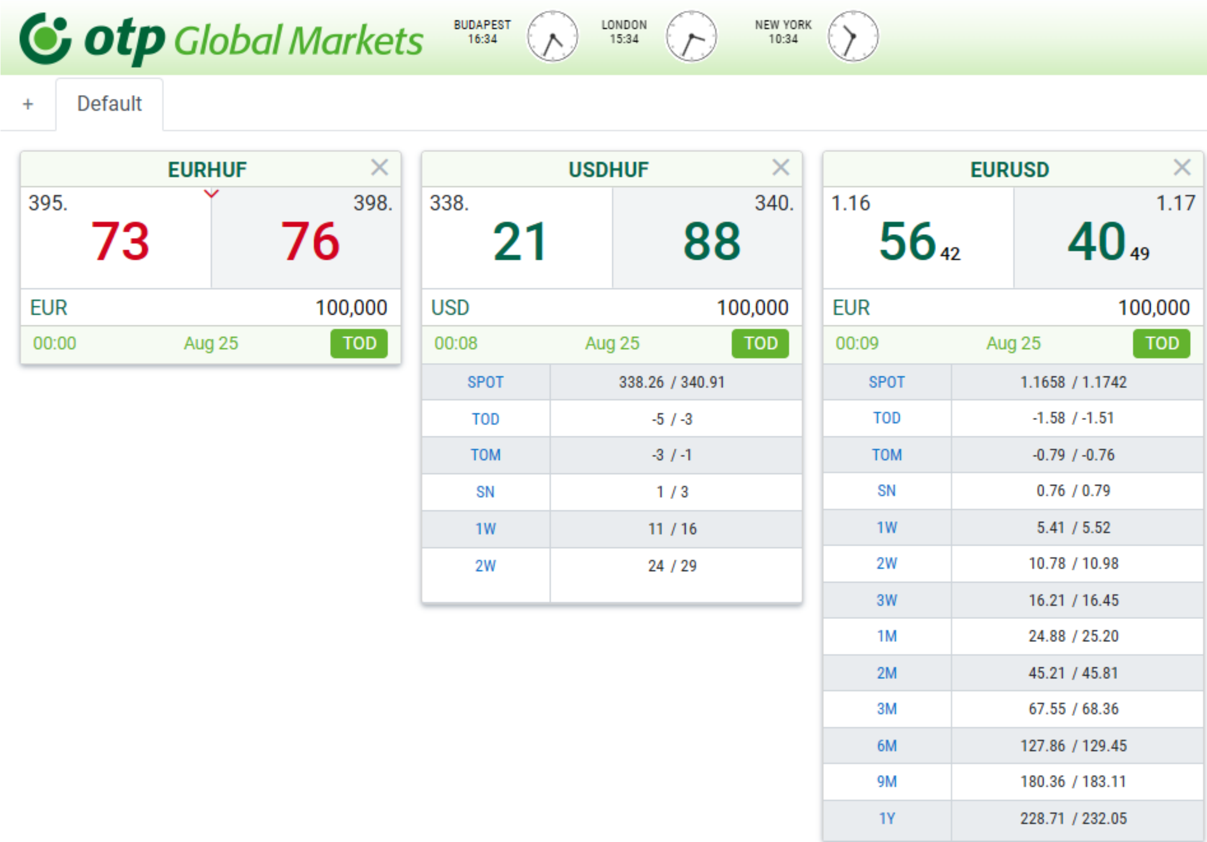
5. Spot rates and Forward points display

You will always see streaming rates displayed in this part of your application. The rate refers to the rate for the value date and amount entered.



Clicking the Tenor name button (default: TOD) displays arrows with which you can see tenors up to one year. You may use these buttons to toggle between one default view and two Tenors view.

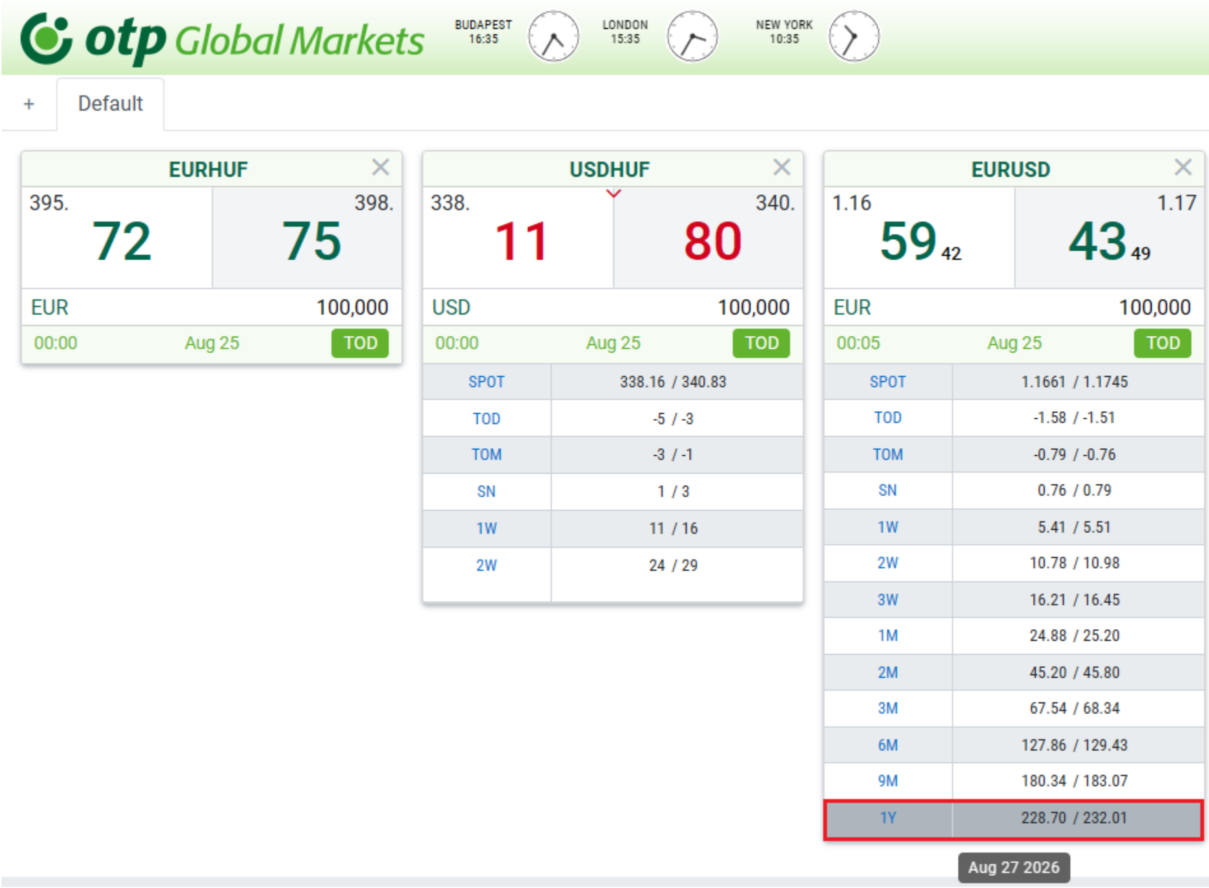


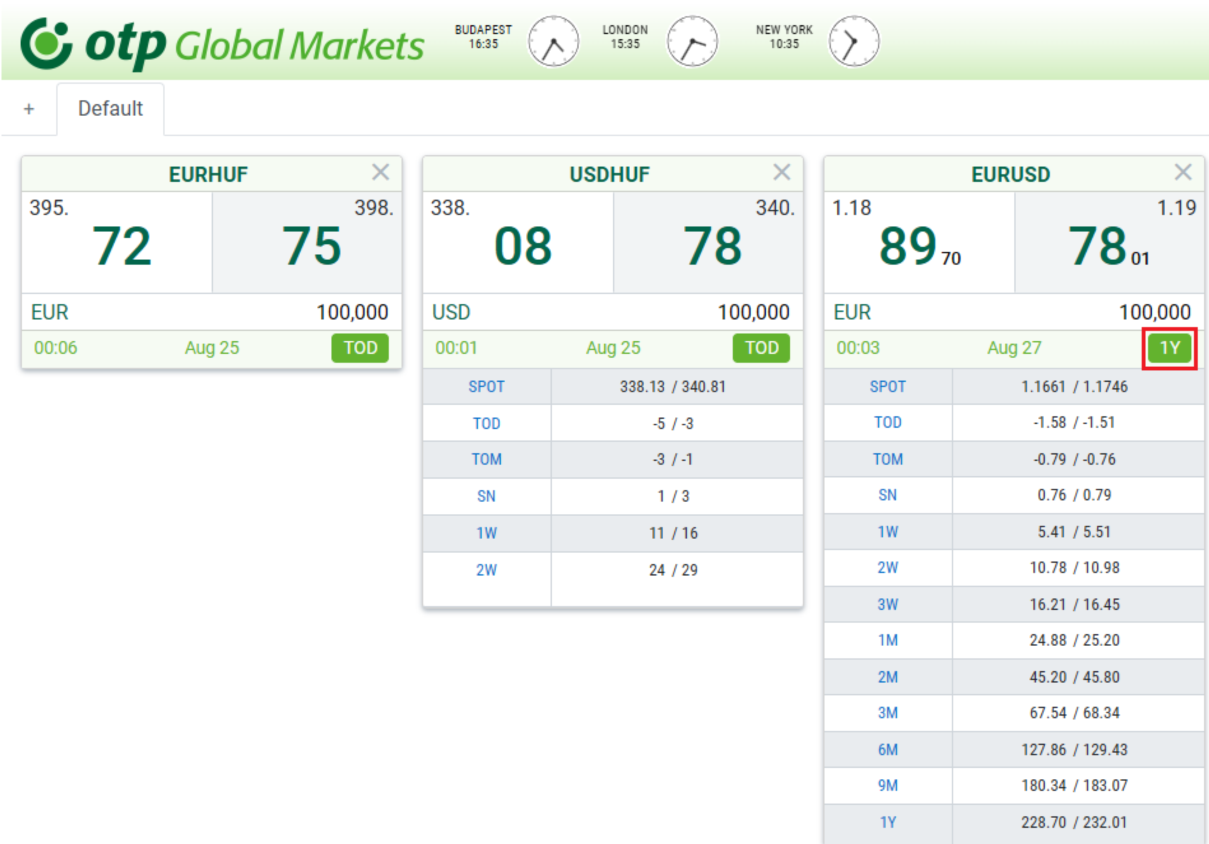


Note: forward rates are for information only. When you request a quote, you will always receive an all-in rate valid for the particular tenor.

If according to your contract you should be able to enter into a Forward foreign exchange transaction, but do not have any of the following conditions: a valid LEI code, MiFID test; then you will only be able to enter into a transaction for TOD, TOM and SPOT value dates.

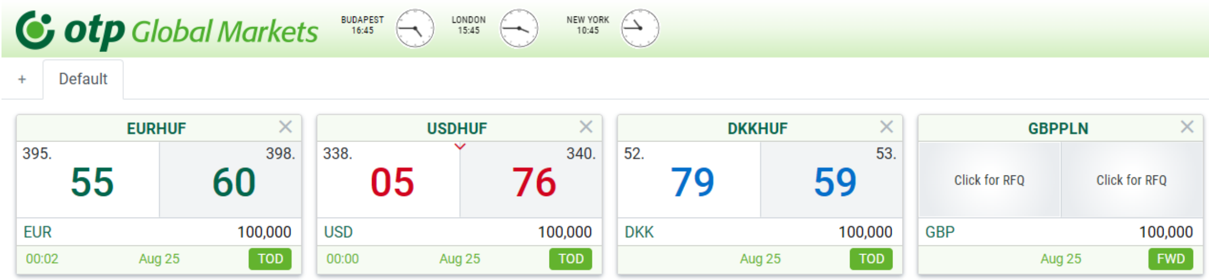
Here you can also reset the default tenor date (T0) to be displayed on your main screen. At the moment you can choose between TOD, TOM, SPOT (T2), SPOT Next (T3), 1 week, 2 week, 3 week, 1 month, 2 month, … , 11 month, 1 year value dates, if you have permission to enter into a Forward foreign exchange transaction. If you are only entitled to enter into a Spot foreign exchange transaction, TOD, TOM and SPOT (T2) value dates can be selected.


otp Global Markets
BUDAPEST 16:35
LONDON 15:35
NEW YORK 10:35
Default
EURHUF
395. 72
398. 75
EUR 100,000
00:00 Aug 25 TOD
USDHUF
338. 11
340. 80
USD 100,000
00:00 Aug 25 TOD
SPOT 338.16 / 340.83
TOD -5 / -3
TOM -3 / -1
SN 1 / 3
1W 11 / 16
2W 24 / 29
EURUSD
1.16 59 42
1.17 43 49
EUR 100,000
00:05 Aug 25 TOD
SPOT 1.1661 / 1.1745
TOD -1.58 / -1.51
TOM -0.79 / -0.76
SN 0.76 / 0.79
1W 5.41 / 5.51
2W 10.78 / 10.98
3W 16.21 / 16.45
1M 24.88 / 25.20
2M 45.20 / 45.80
3M 67.54 / 68.34
6M 127.86 / 129.43
9M 180.34 / 183.07
1Y 228.70 / 232.01
Aug 27 2026


otp Global Markets
BUDAPEST 16:35
LONDON 15:35
NEW YORK 10:35
Default
EURHUF
395. 72
398. 75
EUR 100,000
00:06 Aug 25 TOD
USDHUF
338. 08
340. 78
USD 100,000
00:01 Aug 25 TOD
SPOT 338.13 / 340.81
TOD -5 / -3
TOM -3 / -1
SN 1 / 3
1W 11 / 16
2W 24 / 29
EURUSD
1.18 89 70
1.19 78 01
EUR 100,000
00:03 Aug 27 1Y
SPOT 1.1661 / 1.1746
TOD -1.58 / -1.51
TOM -0.79 / -0.76
SN 0.76 / 0.79
1W 5.41 / 5.51
2W 10.78 / 10.98
3W 16.21 / 16.45
1M 24.88 / 25.20
2M 45.20 / 45.80
3M 67.54 / 68.34
6M 127.86 / 129.43
9M 180.34 / 183.07
1Y 228.70 / 232.01

Each pricing cell is specific to a currency pair. These cells display current day prices until the currency pair's cut-off time.

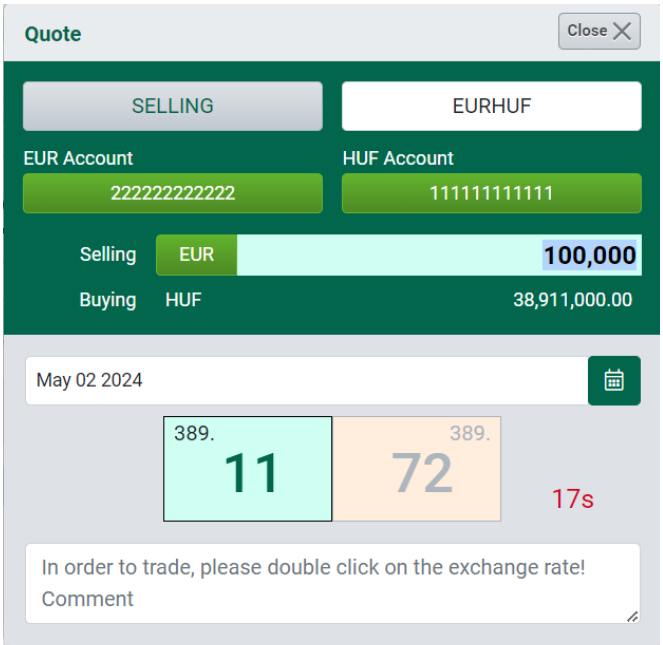
The colour of the currency pairs may be dark green; indicating that you may conclude deals in this currency pair; it will briefly change to red, when a price update is received; or it may be blue, showing that it is only an indicative price, currently you do not have trading permission in that currency pair.



There may be several reasons for seeing Click for RFQ displayed instead of a rate. Firstly, it could be that the amount entered is too large (automatic pricing is not set), or it is past the currency pair's cut-off time. Secondly, it may also be due to technical error on the Bank side or due to market conditions, system changes etc. If you experience such a case, for further information you may contact your sales representative.

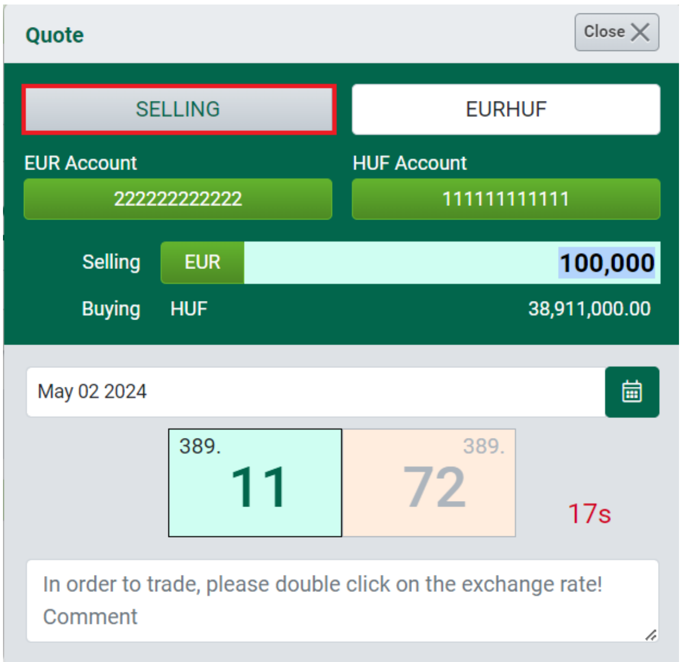
5.1 Deal making process

When you click on a rate in a particular currency pair, a Quote window pop-up opens in the centre of the screen, where the amount field is automatically filled with the amount of the main screen and value date today is selected. After a few seconds you should receive a quote as well unless it is past the currency pair's cut-off time. After the cut-off time, you will have to select another date, for the system to display a quote. Selecting BID rate (left side) will result in Selling the currency pair from Your perspective, consequently selecting ASK (right side) rate will result in BUYING.

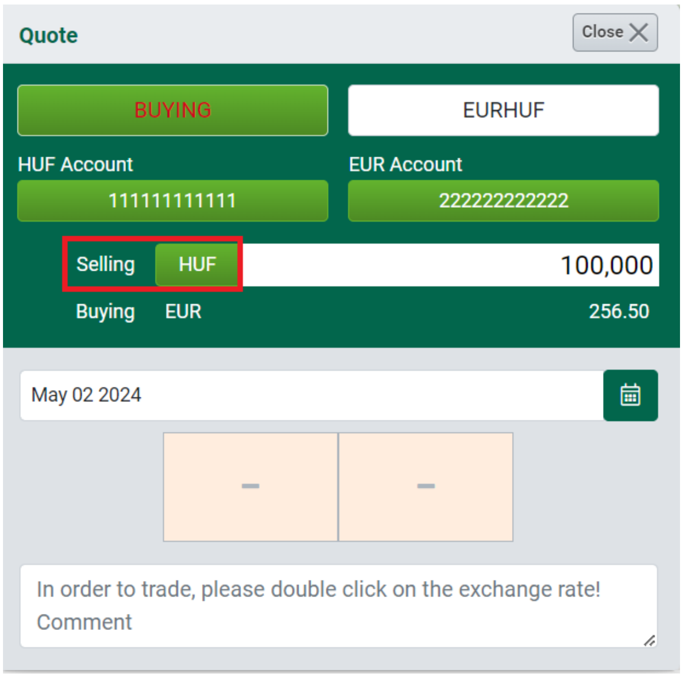


Example: you are willing to convert your euros into forints. In this scenario you will have to click on EURHUF BID rate (Selling EUR, buying HUF). The EUR amount will be multiplied with the actual rate to show you the result in HUF as well.

You can change the trade direction by clicking on the SELLING label, which will turn into BUYING:

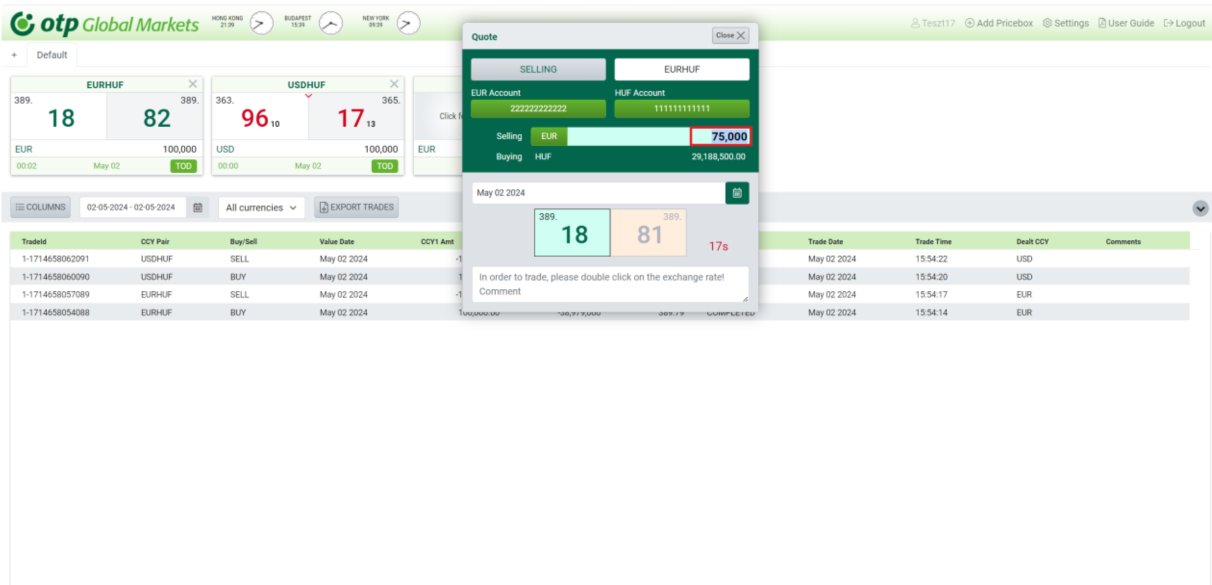


A single click onto the EUR label results in the switching of currencies, instead of Buying EUR now you are selling HUF.

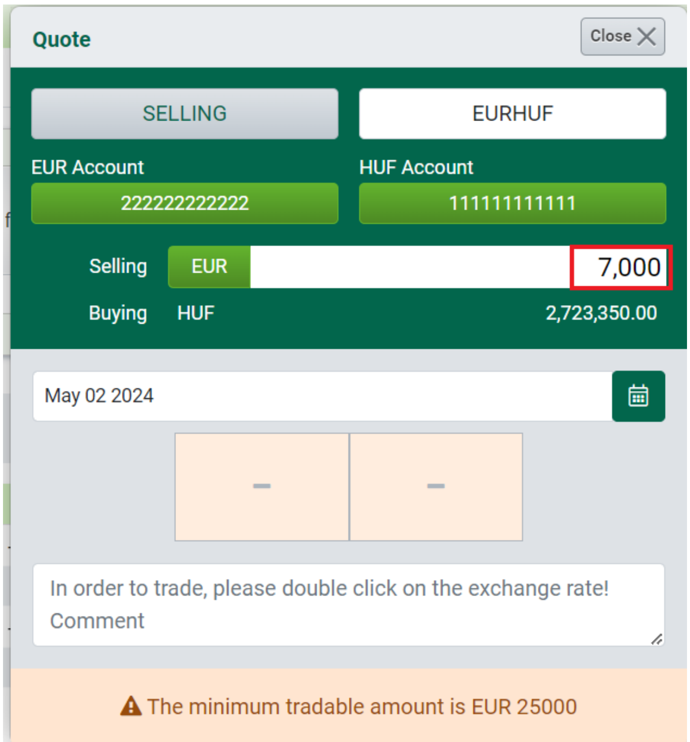


Note: you will not be able to change the currency pair once the pop-up window is displayed. If you selected the wrong currency pair, first close the window, and then select the proper currency pair.

When you open a quote window in a selected currency pair, the system automatically fills in the amount field with the amount displayed on the main screen, but you may change it in the quote window as well.



Note: after filling the amount and tenor values, you may be prompted to enter a higher amount since the system is restricted to accept trades satisfying the minimum tradable amount criteria.



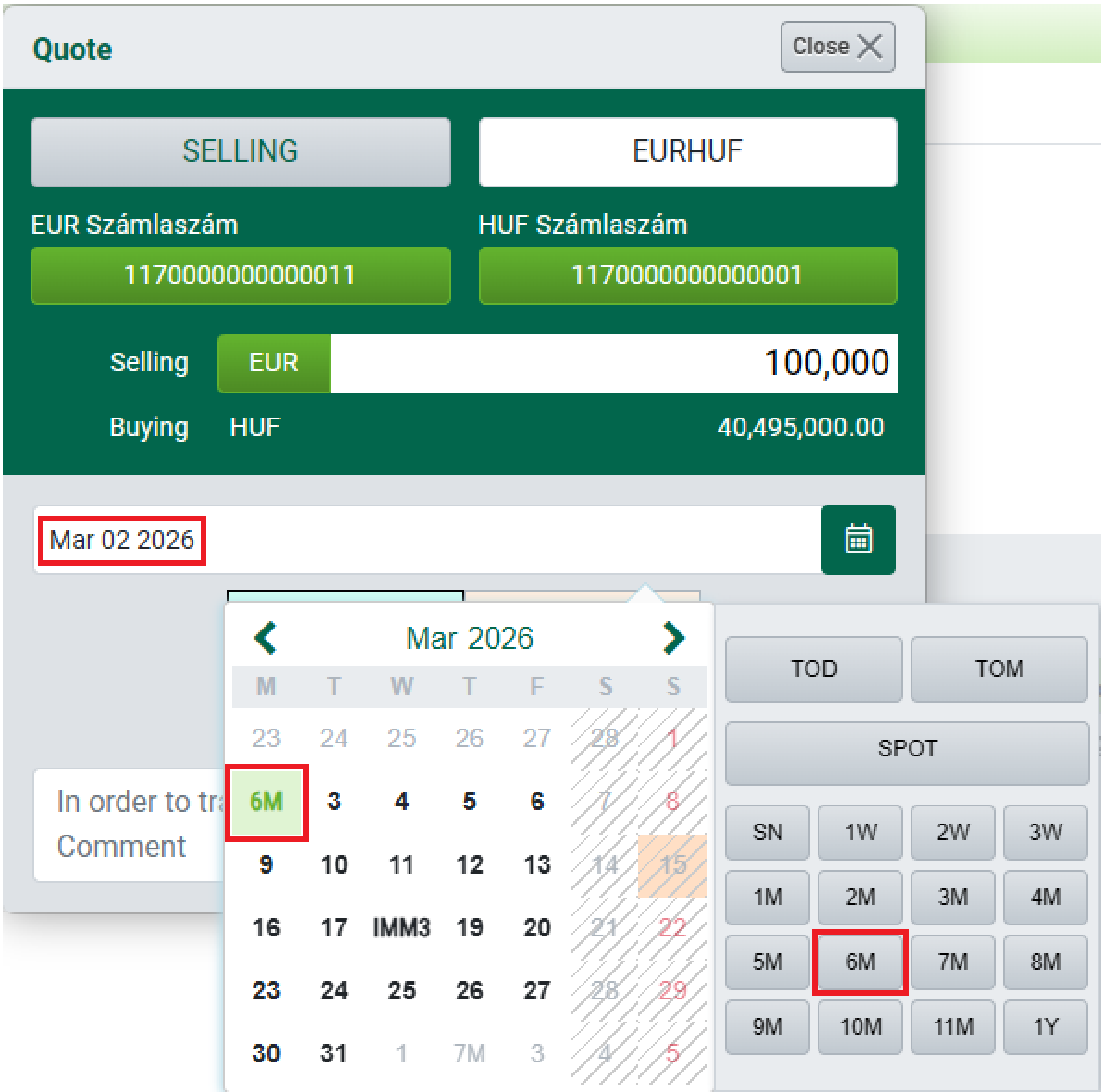
When entering the amount, you may use following shortcuts:

- „k" = thousand
- „m" = million

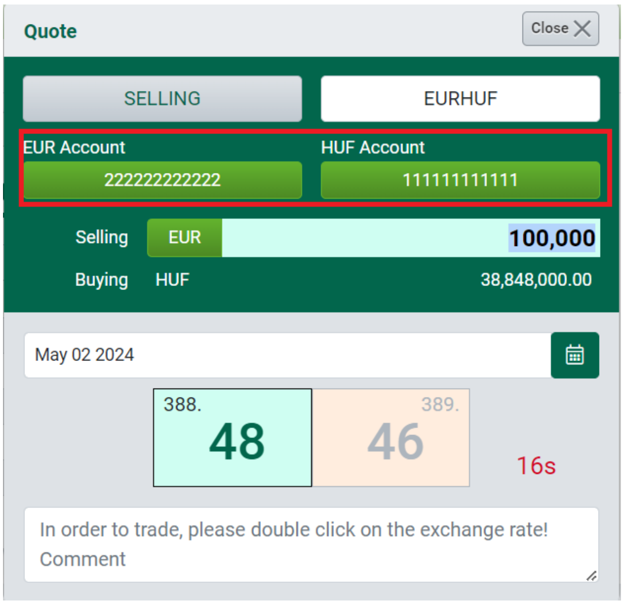
Example: If you type 100, and press „k" button, the result will be 100.000.

Note: the system is configured with certain usual trading amounts, in to provide a warning at this stage in case you have entered a higher than the usual amount by mistake. For further details please contact your system administrator or sales representative.

In case you wish to change the value date, click on the calendar button and you may choose a different value date from Today (T0) by selecting from the available tenors.



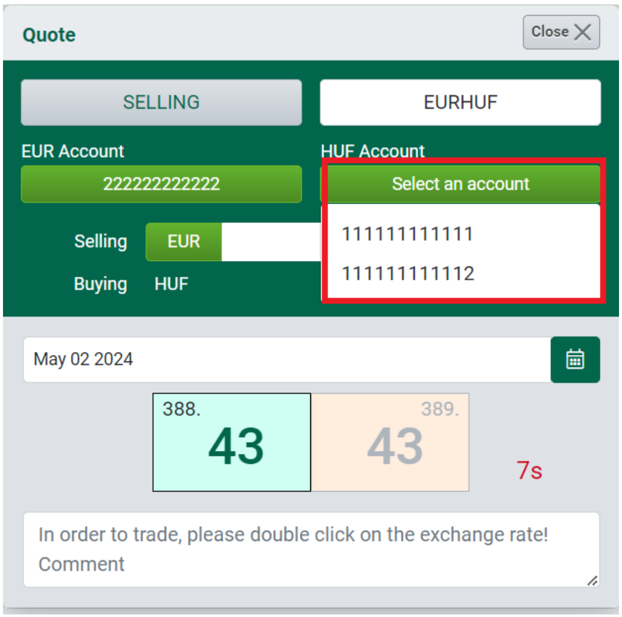
The system should automatically populate the account fields with your account numbers.



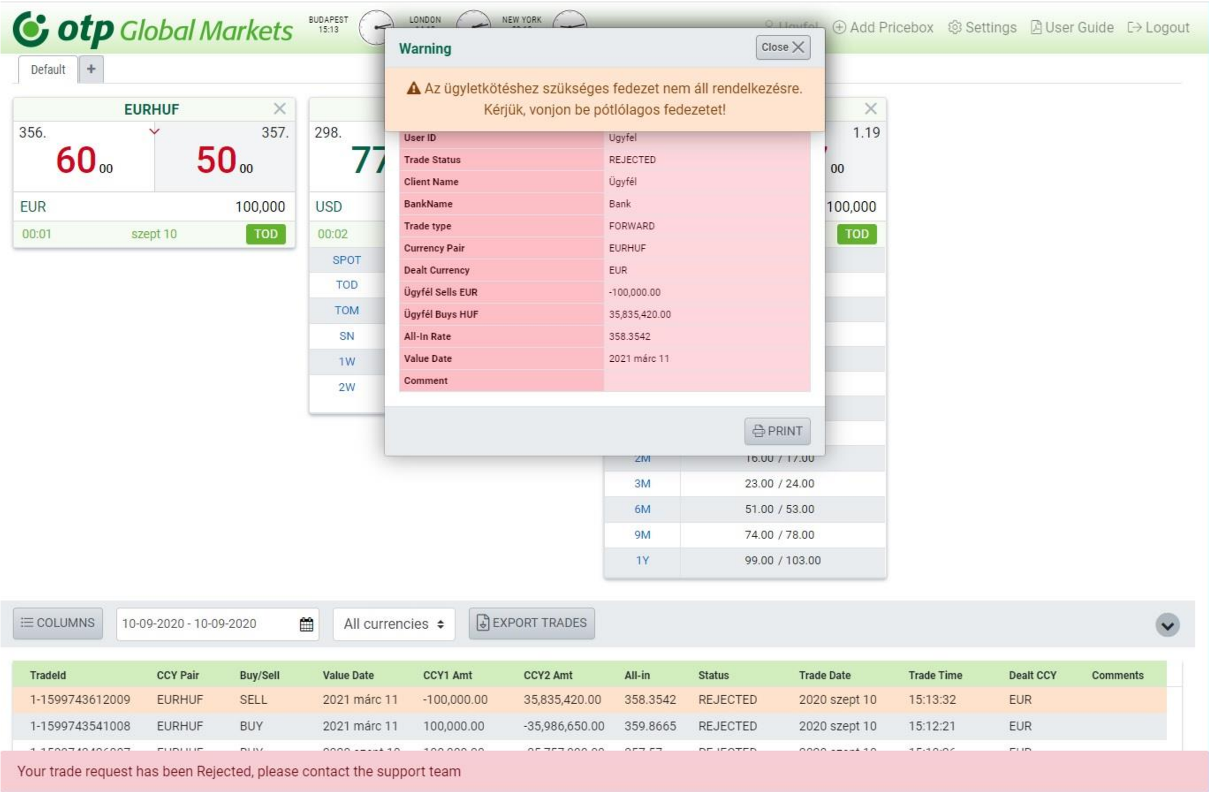
If you have multiple accounts in a currency, you must select one of them to trade.

Note: The next time you trade the account you first selected will be automatically selected by the system. You can pick a different one by clicking the account number field and then clicking on a different one in the drop-down menu.

Note: You won't be able to trade if you do not have an account in both selected currencies.

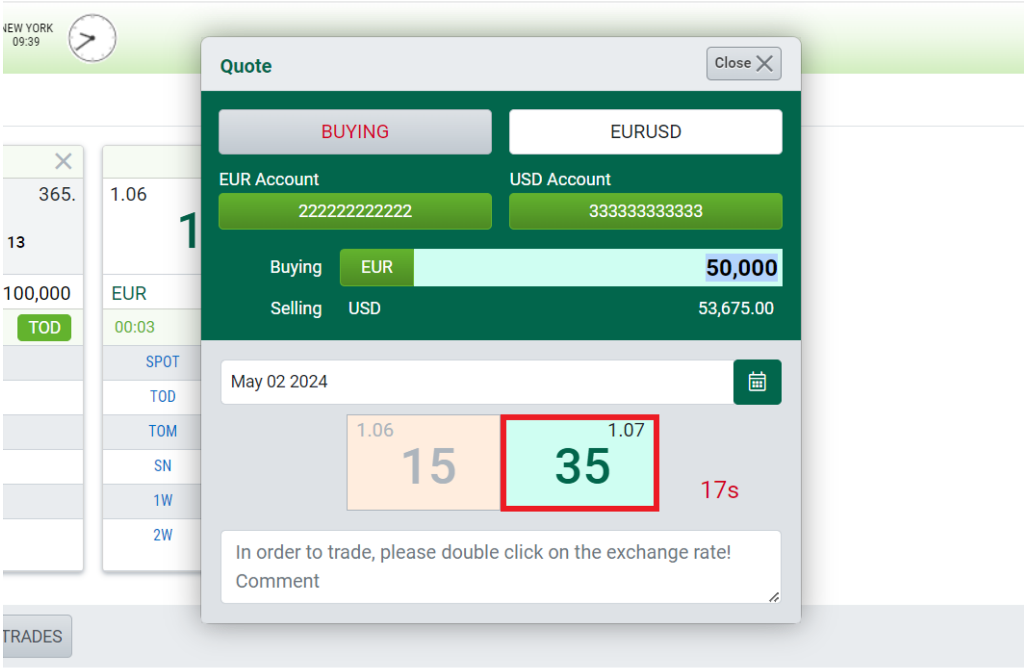


If you are not entitled to conclude a Forward foreign exchange transaction, you can only choose between the following value dates: TOD, TOM, and SPOT. If you are eligible but do not have enough collateral, the system will warn you, in which case the Forward transaction cannot be concluded.



Once amount and value date are filled, you may get automatic quotes depending on the amount and market conditions.

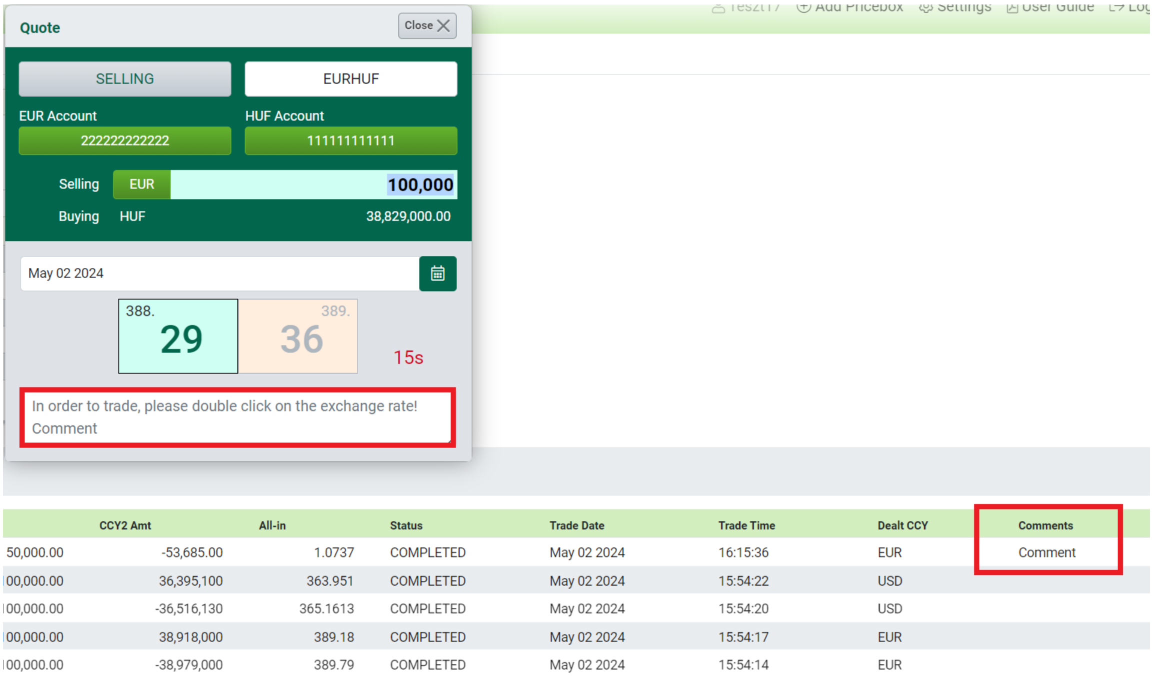
Auto quote (the rate is automatically quoted by the system for the requested amount):



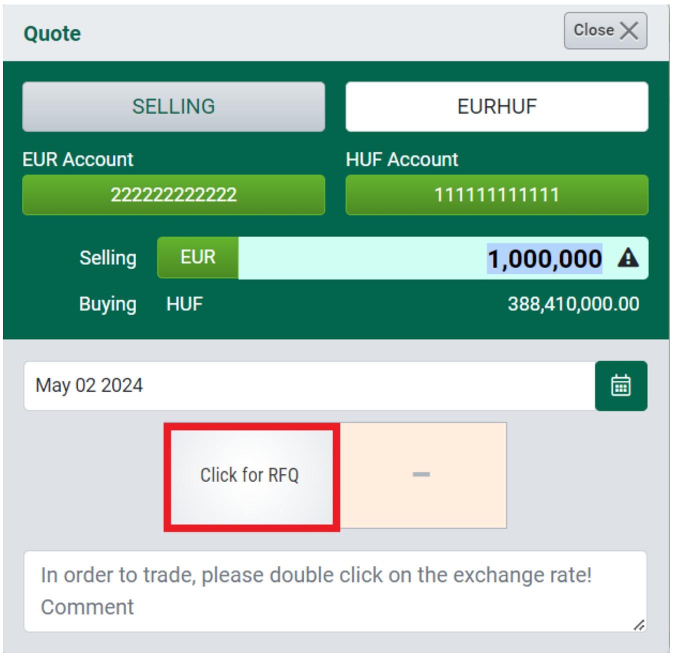
	CCY1 Amt	CCY2 Amt	All-in	Status	Trade Date
4	-100,000.00	36,395,100	363.951	COMPLETED	May 02 2024
4	100,000.00	-36,516,130	365.1613	COMPLETED	May 02 2024
4	-100,000.00	38,918,000	389.18	COMPLETED	May 02 2024
4	100,000.00	-38,979,000	389.79	COMPLETED	May 02 2024

Note: if you select the value date first and then enter the amount, you will also receive an automatic quote.

You may enter a comment for yourself into the Comment field underneath the price quotes. This comment will appear on your print ticket, and you may look it up in your Blotter by clicking on the COLUMNS button in your Blotter and checking the Comments box.

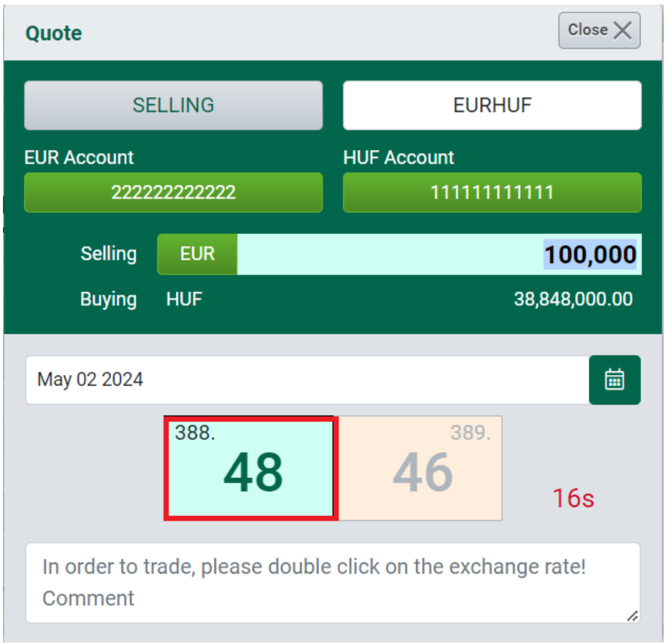


In case you see Click for RFQ text within the Quote window, it means that you will need to request for a rate manually. For this, you will need to press the Click for RFQ button and a manual rate will be provided (the rate will be quoted by the OTP dealers for the requested amount):



Note: Under certain conditions (volatile market condition) OTP Trader may suspend quoting live rates.

To complete the deal, you need to double-click the highlighted (not greyed out) price quote.



Note: if a deal is completed via the application, OTP Bank does not have the possibility to modify or cancel it in the system. In case you have made a mistake, you are kindly requested to contact immediately your sales representative for further instructions.

When a deal is completed, the trade ticket appears in light green colour in the centre of the screen. You may use the Print icon to print the ticket, it is displayed at the bottom-right of the trade ticket. To make the ticket disappear, you need to click the close x button in the top right corner of the trade ticket.

Trade Ticket Close

Trade ID	1-1756369440007
Trade date and time	Aug 28 2025 10:24:00
User ID	HU000000
Trade Status	COMPLETED
Client Name	Ugyfel
Bank Name	Bank
Trade type	SPOT
Currency Pair	EURHUF
Dealt Currency	EUR
Ugyfel Sells EUR	-100,000.00
Ugyfel Buys HUF	39,646,000
All-In Rate	396.46
Value Date	Aug 28 2025
In order to trade, please double click on the exchange rate! Comment	

PRINT

Note: a deal is considered as 'done deal' only if it is displayed with completed status in the blotter. If your connection is suddenly broken while completing a deal/clicking on the price, you will need to check once re-connected whether the deal was done successfully as described above. Alternatively, you may contact us as per details on page 1 of this document

Completed trade ticket:

Trade Ticket Close

Trade ID	1-1756369440007
Trade date and time	Aug 28 2025 10:24:00
User ID	HU000000
Trade Status	COMPLETED
Client Name	Ugyfel
Bank Name	Bank
Trade type	SPOT
Currency Pair	EURHUF
Dealt Currency	EUR
Ugyfel Sells EUR	-100,000.00
Ugyfel Buys HUF	39,646,000
All-In Rate	396.46
Value Date	Aug 28 2025
In order to trade, please double click on the exchange rate! Comment	

PRINT

Note: the completed deals will be settled by the bank automatically, even though you may have selected the wrong currency pair.

Rejected (unsuccessful) trade ticket:

Trade Ticket

Close

Trade ID	1-1574776366060
Trade date and time	Nov 26 2019 14:52:46
User ID	otp19
Trade Status	REJECTED
Client Name	TESZT
BankName	Bank
Trade type	FORWARD
Currency Pair	EURHUF
Dealt Currency	EUR
TESZT Sells EUR	-71,000.00
TESZT Buys HUF	23,764,410.00
blotterTicket.forwardContent.allInRate	334.71
Value Date	Nov 26 2019
Comment	

PRINT

Note: If you have any problems with the completed deal or you would like to change something in it, please contact your sales representative as soon as possible.

6. The Blotter

The trade blotter is located in the bottom portion of the OTP Trader application and provides users with the ability to review their trading activity in the system.

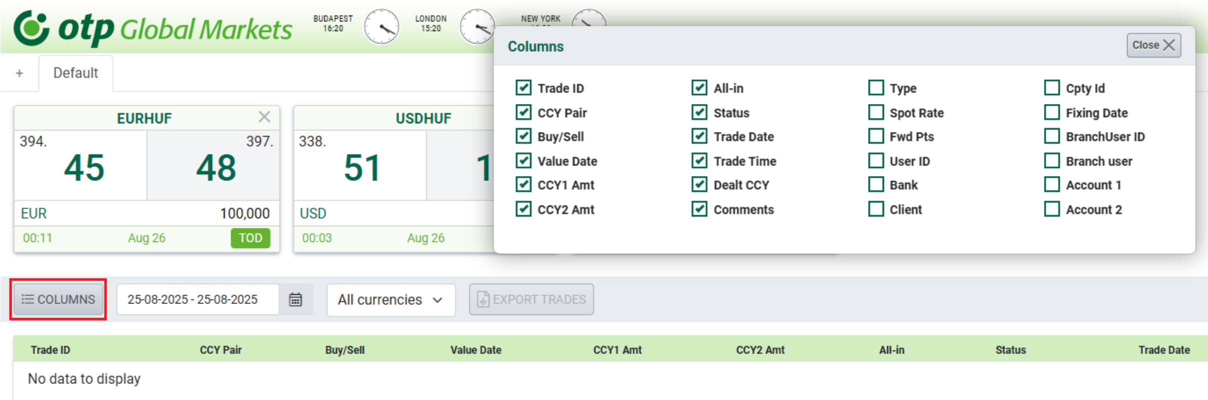
6.1 Re-calling ticket

By clicking on a specific row in the blotter, the user will be able to re-launch the detailed trade ticket in order to print it.

6.2 Column configuration

In the blotter itself, the user is able to re-order columns to the configuration of their liking by clicking and holding down the left mouse button on the column header and then dragging the column to the new location and releasing the mouse button when the column has been moved to the new position (drag and drop).

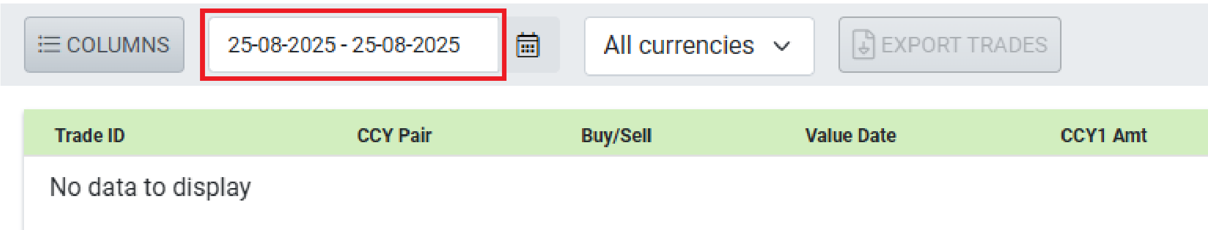
By clicking on Columns button, you can add/remove information (tick/untick checkbox) as per your own preference.



By default, the blotter shows deals sorted by time, always the newest/latest is on top. You can re-arrange the order of the deals by clicking on any column header.

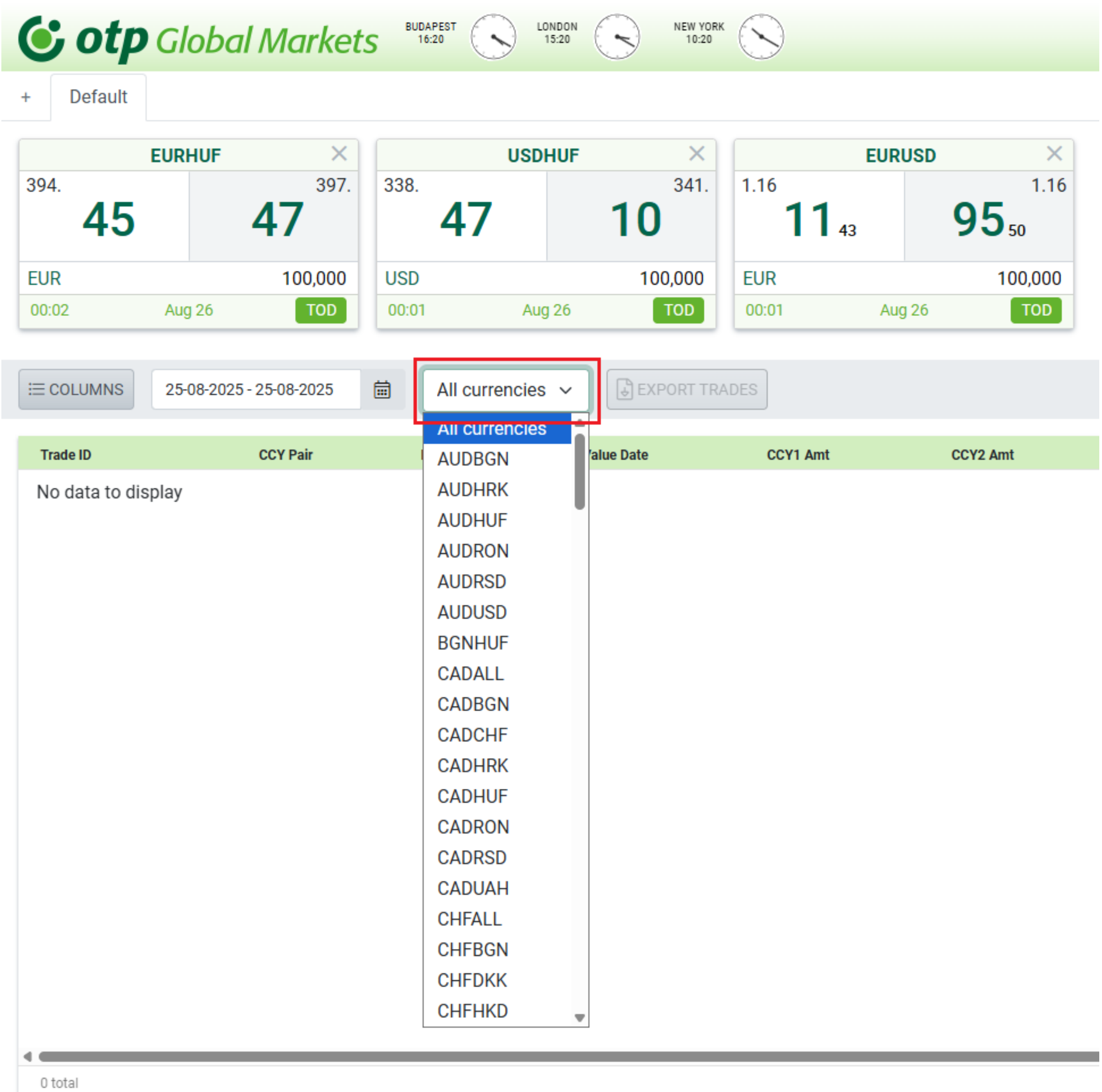
6.3 From/To date selection

The user can configure a date range for display in the blotter. The calendar uses from-to selection, i.e. the first selected date will be the beginning of the interval and the secondly selected date will be the end of the interval that will be displayed.



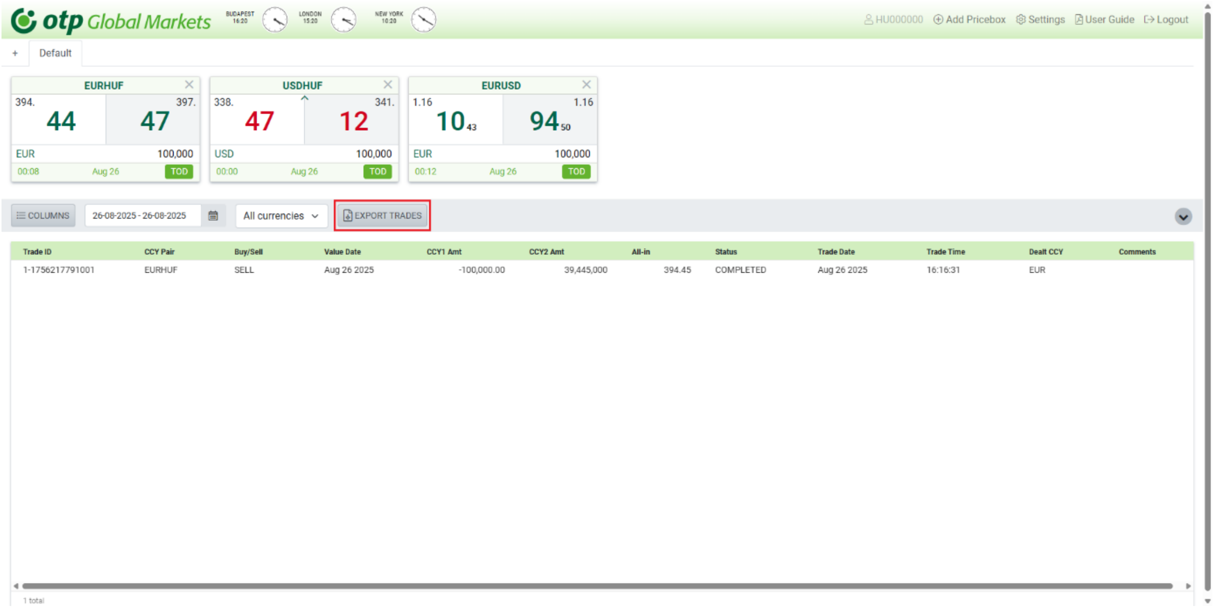
6.4 Currency pair selection

If looking for a specific currency pair, the user can select this in the currency drop list. In this case only deals in this currency pair will be displayed on the Blotter.



6.5 Export trades

The user is able to export trade activity data from their blotter to a CSV formatted data set on their computer's clipboard by clicking on the 'Export trades' button. The data is then available for pasting into Excel or any other application that accepts the data. Depending on browser settings, the data may be saved automatically to a default location or 'SAVE AS' window is opened to save the file to a preferred location.



Blotter position configuration

The blotter is configurable to appear with various amounts of visible data. For detailed information please check Section 4 again.

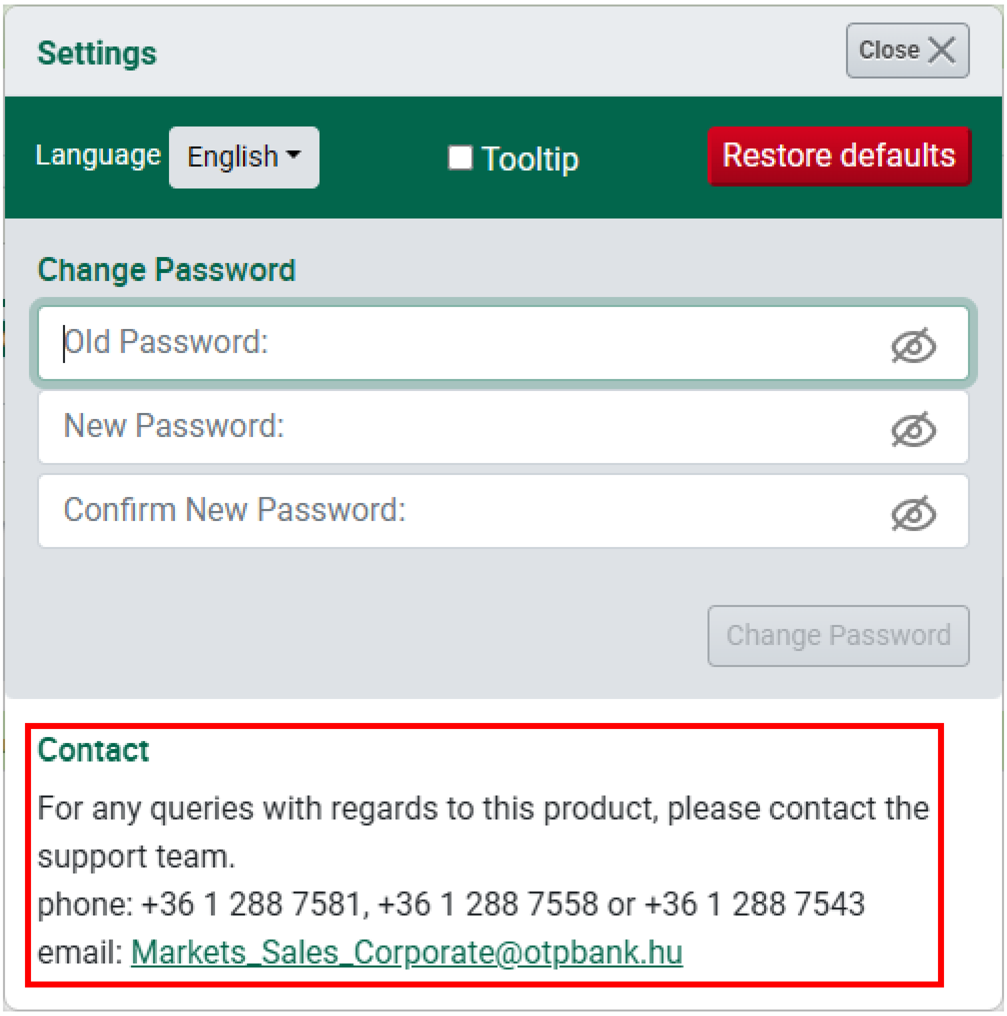
7. System messages and other useful information

7.1 System messages

At the bottom of the OTP Trader application, you will find an area for displaying 'System Messages'. Messages will be displayed in this area in reference to any trading or pricing activities undertaken by the user, as well as error messages.

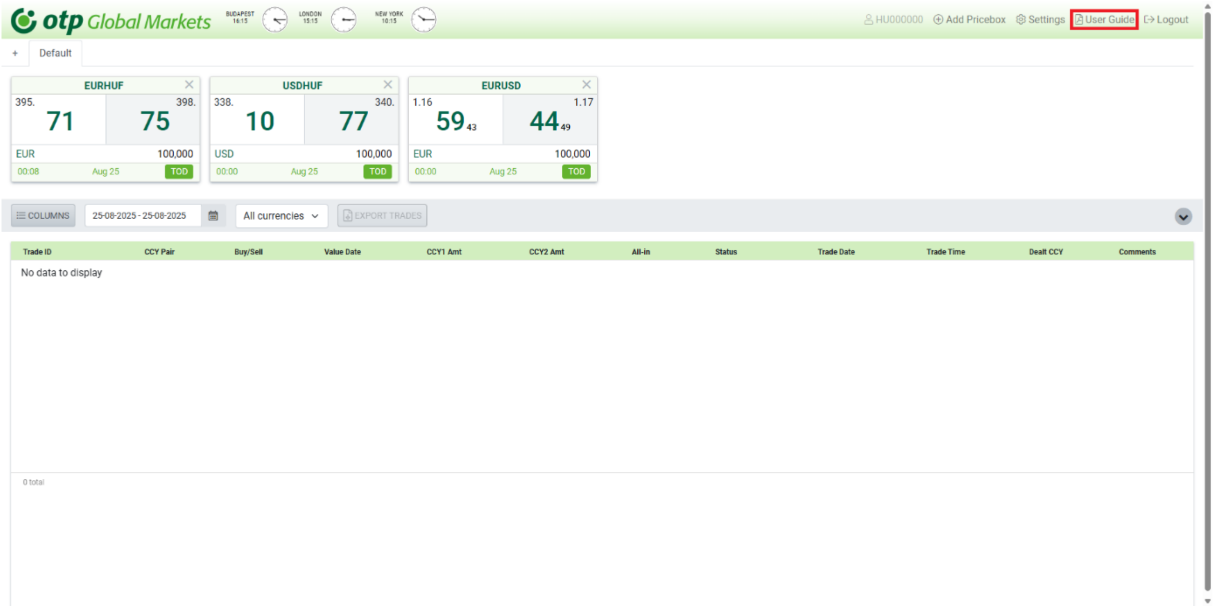
7.2 Contact

In the top right-hand corner of the OTP Trader application you find the Settings button. Clicking on this link launches a message window to display contact details for escalation of any business or technical issues with the platform.



7.3 User guide

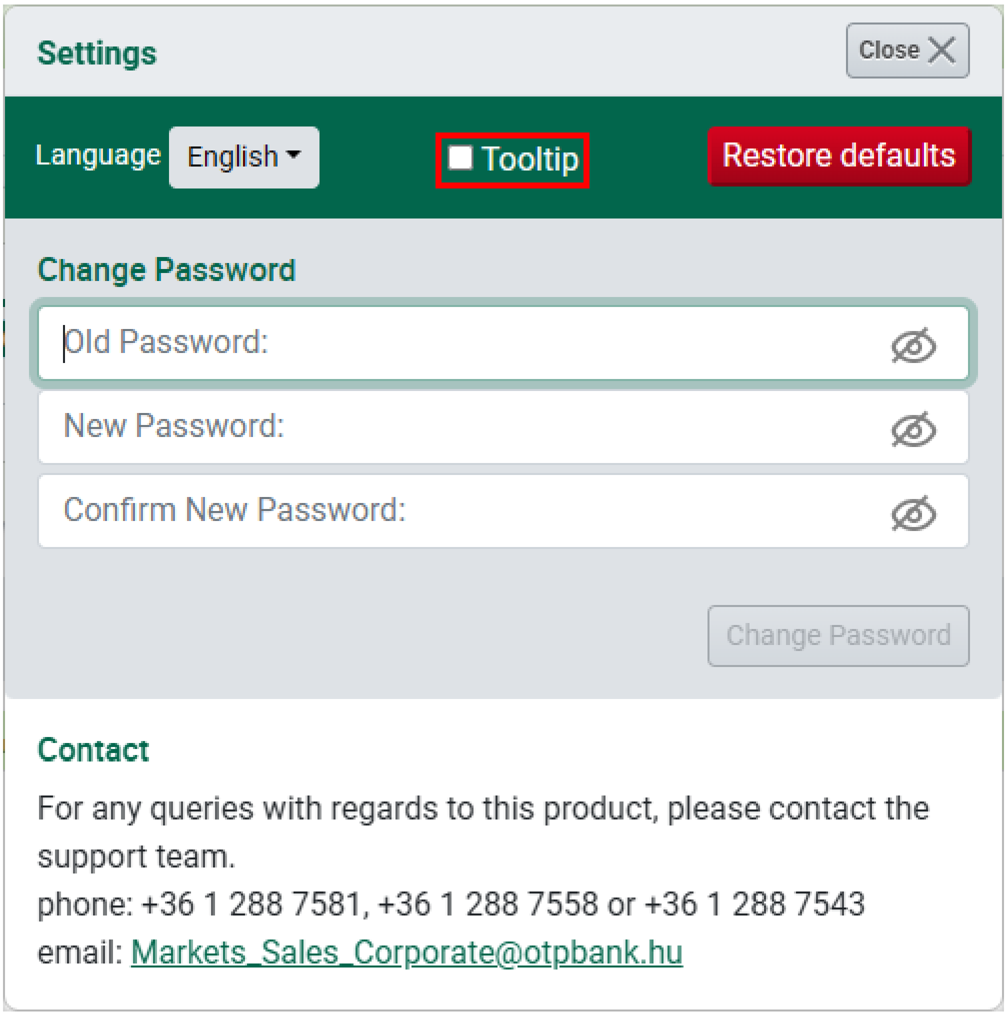
In case help is needed in the application usage, the user can access a link here which will point to a user guide.



7.4 Tooltip

The user is able to turn tooltips on/off.

To turn on this function you have to press the Tooltip button which will change its colour from white to green.



Tooltips provide the user with descriptive information about the screen.

Some of the application fields will have tooltips available for extra explanation. If you have any questions related to this area, please contact your OTP system administrator/sales representative.

7.5 Logout

Clicking on the logout button will save your current screen configuration and log you out of the system, returning you to the general login screen.

OTP Bank wishes you successful trading using OTP Trader!

OTP Global Markets