

CARDHOLDER INFORMATION

Subject: Notification of portfolio transfer

Dear [NAME],

Please be informed that **from 1 January 2025, OTP Bank Plc.** (hereinafter referred to as “OTP Bank”) **will fully take over the issuance of OTP SZÉP cards from its subsidiary OTP Funds Servicing and Consulting Company Ltd.** (hereinafter referred to as “Fund service provider”). This means that the entire contractual portfolio associated with the SZÉP card, including the cardholder contract between you and the Fund service provider, will be transferred from the Fund service provider to OTP Bank, and hereafter the service will be provided to you by OTP Bank.

The portfolio transfer was finally approved by the Magyar Nemzeti Bank by its Resolution No. H-EN-I-444/2024 pursuant to Section 17 of Act CCXXXVII of 2013 on Credit Institutions and Financial Enterprises (“Credit Institutions Act”).

There is no additional action required on your part regarding the portfolio transfer.

The change of the issuer will not, in any way, affect the SZÉP card service provided to you, as OTP Bank will continue to provide it to you with the same content and conditions as the current Fund service provider.

Under the relevant legislation, your prior consent is not required for the transfer, but **you have the right to terminate the contract in writing without charge until** the date of the portfolio transfer, i.e. **1 January 2025. If you do not exercise your right to terminate the contract, OTP Bank shall become the full legal successor of the Fund service provider in the SZÉP card contract.** Another consequence is that your personal and payment/transaction data processed by the Fund service provider will also be transferred to OTP Bank. Consequently, from the date of the portfolio transfer, i.e. from 1 January 2025, your contractual partner will be OTP Bank.

If you wish to terminate your contract, you may do so by filling in and signing the form “Termination of the SZÉP card contract – Primary cardholder”, which can be downloaded from the following link: <https://magan.szepekartya.otpportalok.hu/dokumentumok/>. Subsequently, you have to send the form to the Fund service provider by mail or by e-mail (in a scanned format), to the following address:

- E-mail address: info@otpszepekartya.hu
- Postal address: OTP Pénztárszolgáltató Zrt., 1243 Budapest, Pf. 564.

You can also ask for and hand in the termination form at any OTP Bank branch.

If you have questions about portfolio transfers, visit www.otpszepekartya.hu, or www.otpbank.hu or contact our colleagues at info@otpszepekartya.hu or by calling +36 1 366-6222.

Thank you for your continued trust!

Yours sincerely,

KORNÉLIA PESTI
Chief Executive Officer
OTP FUNDS SERVICING AND
CONSULTING COMPANY LTD.