

Dear Customer,

We would like to inform you that, in the context of the COVID-19 (Coronavirus) epidemic, OTP Bank Romania has taken preventive measures and implements a well-structured plan for all the scenarios formulated and advanced by our colleagues in the responsible departments.

The current situation is monitored permanently, and the preventive actions and the measures taken have as primary objective the safety of our employees and customers. At the same time, we would like to assure you of our banking activity continuity plan, even in the case of decision imposed at national level, through telephone services, which will allow customers with a direct connection with the bank's employees, as well as through the online services.

For your usual banking operations (accessing bank statements, balance consultations, transactions, transfers, payment of rates or invoices) during this period, we recommend the use of digital channels offered by OTP Bank, your company's partner:

- OTPdirekt Internet Banking, the OTP Bank app that allows transactions to be carried out quickly, conveniently and safel;
- OTPDirekt SmartBank, the mobile app available for Android and iOS systems.

Also, for cash payments and withdrawals, you can use bank cards issued on your company accounts. We remind you that card payments are accepted at the majority of merchants in Romania and abroad, as well as the fact that you can use the card for cash withdrawals from any ATM in the country or outside the country. Withdrawals with reduced commissions are available at the 147 OTP Bank ATMs, as well as the Euronet ATM network.

If you cannot use the online services, for direct assistance from OTP Bank Romania:

- Contact directly with your advisor within OTP Bank;
- Call the OTP Bank <u>Contact Center</u> on TELVERDE 0800 88 22 88, free of charge from any fixed or mobile network in Romania, or +4021 308 57 10, if you are in another country; Monday to Friday, from 8:30 am to 9:00 pm;
- Helpdesk card, at +4021 308 57 11, if you want to lock a bank card;
- You can write to us at office@otpbank.ro.

In case you need to visit an OTP Bank branch in the next period, we ensure that the units in the country are prepared and disinfected according to a predetermined schedule, our colleagues are informed and follow the proper hygiene rules, and customers can use disinfectant devices made available at OTP locations.

OTP Bank România S.A. - Societate administrată în sistem dualist Administrația Centrală Internet: www.otpbank.ro OTPdirekt: 0800 88 22 88

Adresa: Str. Buzeşti, nr. 66-68, sect. 1, 011017, Bucureşti Telefon: +4021 307 57 00 Fax: +4021 307 57 33

Cod de înregistrare: RO 7926069 Înregistrată la Registrul Comerţului nr. J40/10296/1995 EUID: ROONRC.J40/10296/1995 Înregistrată la Registrul Bancar nr. RB-PJR-40-028/1999 Capital social: RON 1.829.253.120



OTP Bank Romania implements measures in accordance with the regulations issued by the Romanian authorities, the best practices in the specific field, including assistance from the OTP Group. We will keep in constant contact with you in order to resolve any situations that may arise in the current context.

Sincerely,

Ioan Dragos Mirica

Deputy CEO

Corporate Division

Bogdan Cristian Teodorescu

Corporate Network Director

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