

Key Information Document

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

Product name: FX Forward

Name of the PRIIPs KID Manufacturer: OTP banka dioničko društvo **Date of the last document revision:** 2/6/2023

<https://www.otpbanka.hr/hr/globalna-trzista/tim-prodaje-proizvoda-trzista> Call +385 (0)72 201 746 for more information

Competent Authority: HANFA (Croatian Financial Services Supervisory Agency) & HNB (Croatian National Bank)

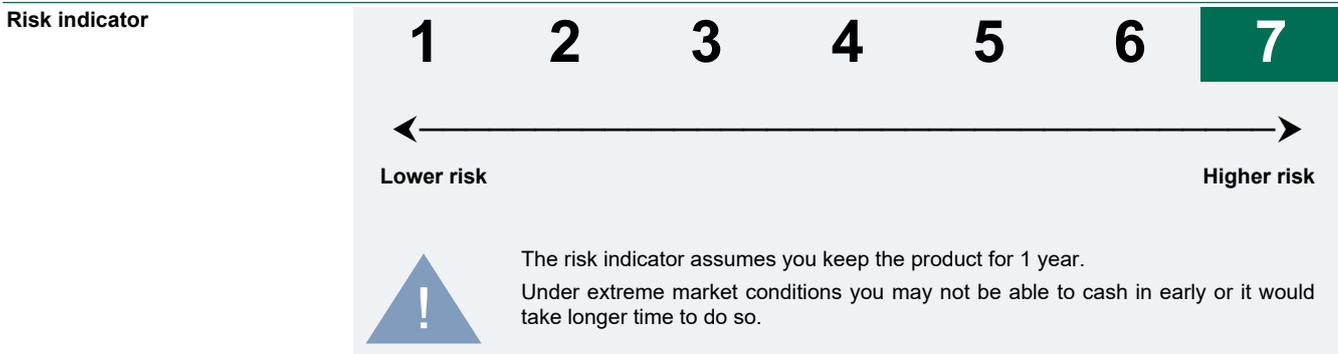
You are about to purchase a product that is not simple and may be difficult to understand.

What is this product?

Type	FX Forward			
Objectives	FX forwards are binding agreements to buy or to sell on a pre-agreed date (settlement date) a quantity of a currency (notional amount) that is pre-defined at the time of entering into the transaction at a pre-defined rate (forward rate) for the agreed lifetime based on market prices.			
	Date	2/6/2023	Forward price	1.1053
	Customer sells	EUR	Customer buys	USD
	Notional Amount	EUR 10,000	Tenor	1 year

Intended retail investor This product, FX Forward, is aimed at retail clients, who are interested in hedging and who have a short term investment horizon of less than 3 years. The FX Forward is a product for informed investor with average knowledge of and/or experience with financial products. The investor can bear losses beyond the invested amount and puts no emphasis on capital protection.

What are the risks and what could I get in return?*



The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 7 out of 7, which is the highest risk class.

This rates the potential losses from future performance at a very high level, and extreme market conditions are very unlikely to impact the capacity of OTP banka dioničko društvo to pay you.

Be aware of currency risk. You will receive payments in a different currency, so the final return you will get depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

In some circumstances you may be required to make further payments to pay for losses. **The total loss you may incur may significantly exceed the amount invested.**

This product does not include any protection from future market performance so you could lose some or all of your investment.

* Further details can be found in the 'How long should I hold it and can I take money out early?' section of this document.

Performance scenarios

Investment of EUR 10,000**		1 year (Recommended holding period)
Scenarios		
Stress scenario	What you might get back after costs	EUR 7,376
	Average return each year	-26.24%
Unfavourable scenario	What you might get back after costs	EUR 9,509
	Average return each year	-4.91%
Moderate scenario	What you might get back after costs	EUR 10,372
	Average return each year	3.72%
Favourable scenario	What you might get back after costs	EUR 11,325
	Average return each year	13.25%

Market developments in the future cannot be accurately predicted. The scenarios shown are only an indication of some of the possible outcomes based on recent returns. Actual returns could be lower.

This table shows the money you could get back over the next 1 year, under different scenarios, assuming that you invest EUR 10,000.

The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products.

The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment.

The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation of extreme market conditions where we are not able to pay you.

Under extreme market conditions it could happen that this product cannot be easily cashed in. This means it is difficult to estimate how much you would get back if you cash in before the recommended holding period. You will either be unable to cash in early or you will have to pay high costs or make a large loss if you do so.

The figures shown include all the costs of the product itself, and include the costs of your service provider.

The figures do not take into account your personal tax situation, which may also affect how much you get back.

What happens if OTP banka dioničko društvo is unable to pay out?

You are exposed to the risk that the Issuer might be unable to fulfil its obligations in respect of the product, e.g. in the event of insolvency or an administrative order.

The product is not covered by any protection scheme. Thus, when the issuer is unable to pay out, you may not receive any amount from OTP banka d.d. under the product.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account the one-off costs.

The amounts shown here are the cumulative costs of the product itself, for the recommended holding period. The figures assume you invest EUR 10,000. The figures are estimates and may change in the future.

Costs over time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment of EUR 10,000	If you cash in at the recommended holding period
Total costs	EUR 55.00
Impact on return (RIY) per year	0.58 %

Composition of costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- What the different cost categories mean.

This table shows the impact on return per year			
One-off costs	Entry costs	0.58%	The impact of the costs already included in the price. This includes the costs of distribution of your product.
	Exit costs	0.00%	The impact of the costs of exiting your investment when it matures.

**The calculation is based on a notional of EUR 10,000.

How long should I hold it and can I take money out early?

Recommended holding period: This product is designed to be held to the agreed 1 year date in order to match your investment requirement.

Under extreme market conditions you may not be able to cash in early, and you may have to pay significant extra costs to cash in early. It is a product to be entered into for its term that cannot be easily sold. Early termination may occur (i) if certain events of default or other termination events occur or (ii) at the sole discretion of OTP banka dioničko društvo, in which case early termination payments may apply. Early exit impact: If the product is terminated early, in whole or in part, an Early Termination Payment may become payable by either you or OTP banka dioničko društvo. The Early Termination Payment is linked to market parameters and could be a substantial loss or gain to you. Settlement on early termination will be specific to your FX Forward and will be influenced by a number of factors which include but are not limited to: whether it is an increasing or decreasing foreign exchange environment; the movement of the FX Spot Rate since the trade date; the amount affected by the early termination.

The Early Termination Payment amount represents the economic value of what OTP banka dioničko društvo would have paid or received if the product continued as agreed. Depending on market conditions at the time of the early termination, the settlement calculated could result in a substantial amount being due from you to OTP banka dioničko društvo.

How can I complain?

1. By sending complaint by post to the address: OTP banka d.d., Domovinskog rata 61, 21000 Split
2. By sending an email to: Treasury_Sales@otpbanka.hr

Other relevant information

By calling Markets department on phone number 072 201 746 / 072 204 620 or by visiting website: <https://www.otpbanka.hr/hr/globalna-trzista/tim-prodaje-proizvoda-trzista>.