

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

Name of product: FX Binary Option

Name of PRIIP manufacturer: OTP Bank, Member of OTP Group

Date of production of the KID: 2/14/2025

Website for PRIIP manufacturer: <http://www.dskbank.bg>

Call +359 2 93 91 304 for more information

Name of Competent Authority: The Financial Supervision Commission is responsible for supervising OTP Bank in relation to this Key Information Document.

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

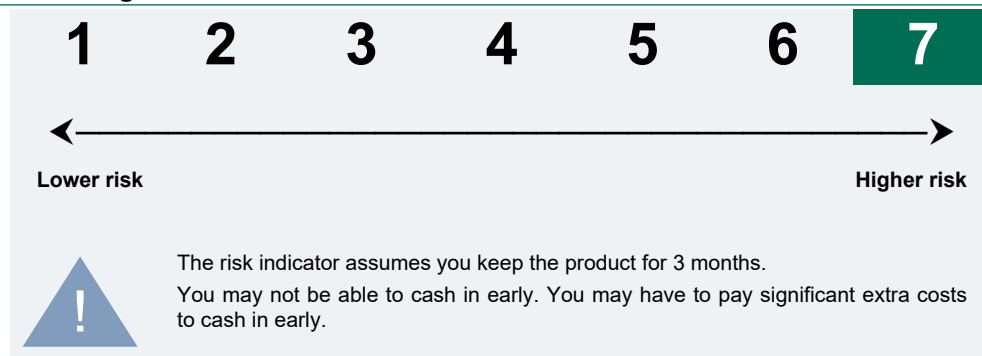
What is this product?

Type	FX Binary Option		
Term	3 months. PRIIP manufacturer is entitled to terminate the PRIIP unilaterally, if you are not complying with initial and variable margin requirements during the term of the product.		
Objectives	With binary options the notional amount is paid at maturity if barrier is not touched in case of no touch or double no touch options; or the notional amount is paid if barrier is touched in case of one touch or double one touch options.		
	Bank	Sells	Barrier Type
	Underlying	EUR/USD	Notional
	Barrier start date	1 day	Barrier end date
	Upper Barrier	1.0787	Lower Barrier
	Premium	EUR 7,500	

Intended investor: retailThis product, FX Binary Option, is aimed at retail clients, who are interested in leveraged participation and who have a very short term investment horizon of less than 1 year. The FX Binary Option is a product for informed investor with average knowledge of and/or experience with financial products. The investor can bear losses up to a certain range of the invested amount and puts moderate emphasis on capital protection.

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

Risk indicator



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 poor market conditions are very unlikely to impact the capacity of OTP Bank to pay you.

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

This product does not include any minimum guaranteed return and you could lose some or all or even more than your investment amount.

Performance scenarios

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The scenarios shown are illustrations based on results from the past and on certain assumptions. Markets could develop very differently in the future.

Recommended holding period: Example investment:		3 months EUR 10,000 If you exit after 3 months
Scenarios		
Minimum	There is no minimum guaranteed return. You could lose some or all or even more than your investment amount.	
Stress	What you might get back after costs	EUR 0
	Average return each year	-100.00%
Unfavourable	What you might get back after costs	EUR 0
	Average return each year	-100.00%
Moderate	What you might get back after costs	EUR 9,993
	Average return each year	-0.07%
Favourable	What you might get back after costs	EUR 9,993
	Average return each year	-0.07%

The scenarios shown illustrate how your investment could perform. These scenarios 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/product.

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. The stress scenario shows what you might get back in extreme market circumstances. This product cannot be easily cashed in. If you exit the investment earlier than the recommended holding period you do not have a guarantee.

What happens if OTP Bank is unable to pay out?

The fulfillment of the Bank's obligation for this product depends on its creditworthiness. You are exposed to the risk that the manufacturer of the product will not be able to fulfill its obligation in relation to it, e. g. in case of insolvency.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest and how long you hold the product. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- You would get back the amount that you invested (0 % annual return).
- EUR 10,000 is invested.

	If you exit after 3 months
Total costs	EUR 30
Cost impact (*)	0.30%

(*) This illustrates the effect of costs over a holding period of less than one year. This percentage cannot be directly compared to the cost impact figures provided for other PRIIPs.

Composition of costs

One-off costs upon entry or exit		If you exit after holding period	Recommended
Entry costs	The amount you pay in when entering this investment. These costs are already included in the price you pay.	EUR 30	
Exit costs	We do not charge an exit fee for this product.	EUR 0	
Ongoing costs			
Management fees and other administrative or operating costs	We do not charge management fees and other administrative or operating costs for this product.	EUR 0	
Transaction costs	We do not charge transaction costs for this product.	EUR 0	
Incidental costs taken under specific conditions			
Performance fees	We do not charge performance fees for this product.	EUR 0	

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 3 months 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 if certain events of default or other termination events occur (e.g. you are not fulfilling margin requirements), 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 Bank. 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 Binary Option 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 Bank would have paid or received if the product continued as agreed.

How can I complain?

A customer can file a complaint regarding the product offered through any of the following channels:

- By mail, sent to the address of the Head Office: 19 Moskovska str. / 5 Benkovski str., Sofia 1036, Bulgaria
- By e-mail, sent to the Bank's Call Center: call_center@dskbank.bg
- Through the feedback form on the Bank's website: <https://dskbank.bg/>

A client may submit a complaint to the Financial Supervision Commission as described on its website. Complaints to the Commission can be sent to the address: 16 Budapest Str., 1000 Sofia or to the e-mail: delovodstvo@fsc.bg.

Other relevant information

For more information regarding the products you may contact us:

Department Sales of Treasury Products - +359 2 80 10 862, +359 2 97 66 233

Website: <https://dskbank.bg/>