

Reference number: IR-267/2025

10 September 2025

Extraordinary Announcement

OTP Bank Plc. hereby informs capital market participants that, jointly with several other market actors, it submitted a constitutional complaint to the Constitutional Court on 10 September 2025. The complaint concerns the so-called „interest rate cap Decree” i.e. Government Decree No. 782/2021 (XII. 24.) on the exceptional application of Act CLXII of 2009 on Credit Provided to Consumers during a state of danger, as well as its amendment by Government Decree No. 170/2025 (V. 26.).

The constitutional complaint is closely related to the complaint submitted on 30 May 2025 regarding the amendment of Government Decree No. 782/2021 (XII. 24.) by Government Decree No. 374/2024 (XII. 2.), and therefore OTP Bank Plc. has requested the consolidation of the proceedings.

According to OTP Bank Plc., the referenced amended Government Decree retroactively, unnecessarily, and disproportionately interferes with private law relationships without constitutional justification. Therefore, the petitioners request the Constitutional Court to establish that the provisions of the Government Decree, as well as its repeated extensions, are contrary to the Fundamental Law.”

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