

## Target market

In addition to assessing the appropriateness of financial investment products, as of January 2018, all manufacturers and distributors of financial products are required to define a target market or, more precisely, the target group of clients who can purchase a certain product.

The target market of each relevant financial product will be determined based on a sum of information, such as:

- ✓ Client category, according to the MiFID classification (Retail, Professional or Eligible Counterparty);
- ✓ Customer knowledge and experience, specific to the relevant financial product;
- ✓ Customer risk tolerance, in relation to a particular financial product;
- ✓ Customer financial situation, correlated with the ability to bear potential losses resulting from the purchase of a particular financial product;
- ✓ Customer objectives and needs, correlated with the investment time horizon.

OTP Bank will constantly undertake a process of target market analysis, ensuring that the financial products offered to the customers are in line with the target market, considering also the direct interest of the customer.

For more details regarding the target market, please check [Documentul informativ privind instrumentele si serviciile de investitii.](#)