

During the consumer protection procedure at OTP Bank Plc. (registered office: 1051 Budapest, Nádor utca 16.) ("the Bank") administered based on the request of the Client received on 2 March 2017 by the National Bank of Hungary (registered office: 1054 Budapest, Szabadság tér 9., place of business: 1013 Budapest, Krisztina krt. 39.) ("MNB"), the MNB passes the following

Resolution:

I) The MNB draws the attention of the Bank to comply at all times with the legal provisions related to the handling of consumer complaints, especially

a) To inform – with its reasoned position - the consumer about the outcome of the investigation of the complaint within 30 days after its submission,

b) To deliver its response in such a manner that justifies beyond a reasonable doubt the fact and date of the delivery.

II) The MNB draws the attention of the Bank to comply at all times with the legal provisions related to its obligation of reporting in connection with payment orders based on the framework agreement.

III) The MNB imposes a consumer protection fine in the amount of three hundred fifty thousand (350.000) forints on the Bank due to violation of law indicated in point I) a).

The imposed consumer protection fine has to be paid to the account number 19017004-01678000-30900002 of the MNB within 30 days after this resolution becomes enforceable by indicating „supervisory fine” as a comment and the number of the resolution.

In event the facultative payment of the supervisory fine is missed provisions of the administrative execution shall apply. In event the deadline for the payment of the supervisory fine is missed default interest will be charged, the extent of which will be calculated at the rate of 365th of the double of the central bank base rate in effect on the date of imposition after every calendar day following the date of imposition. No further payment of default interest is allowed to be charged due to the late payment.

The default interest has to be paid to MNB's referred account by indicating the number of the resolution and marking „default interest”. If the obliged does not fulfill the obligation of payment of the fine in due time, the obligation of payment will be immediately executed. The unpaid due fine finally imposed by the MNB, and the default interest charged because of the due fine or late payment of the fine will be collected in way of tax by the state tax authority.

No appeal can be made against the resolution via administrative proceeding. The Client and, with respect to provisions concerning the other participant, that other participant of the procedure may request the revision of the resolution based on violation of law from the Budapest-Capital Regional Court within 30 days from the notification of the decision.

Due to the fact that the administrative proceeding started following the date of 30 June 2016, the client represented by legal representative and the business entity with Hungarian registered office shall submit the statement of claim to the MNB with the assistance service of submission of forms (webpage of the assistance service of form's submission: <http://www.mnb.hu/felugyelet/engedelyezes-es-intezmenyfelugyeles/hatarozatok-es->

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In other cases the statement of claim – to be addressed to the Budapest-Capital Regional Court – shall be submitted to the MNB in three copies or dispatched by registered mail.

The submission of the statement of claim has no suspensory effect the plaintiff may request the suspension of the execution in the statement of claim. Budapest-Capital Regional Court decides in the matter without a hearing, but upon request of any of the clients, a hearing shall be held. The Client may request a hearing to be held in the statement of claim or the defendant may request it in writing within 8 days from the receipt of the administrative body's counterclaim. In case of missing these deadlines, no justification shall be sustained.

Budapest, 26 October 2017