

General Business Regulations for agreements concluded before 15 March 2014
Sub-Annex no. 01: OTP Bank Plc Division Business Regulations

OTP Bank Plc Division Business Regulations

1. Business Regulations on OTP Jelzálogbank Zrt.'s Housing and Open-Ended Pledge-Type OTP Loans
2. Business Regulations for Syndicated Loans for Residential and Unrestricted Purposes,
3. Business Regulations on Housing Subsidies and Housing Loans and Unrestricted Pledge-Type Loans granted by OTP Bank Plc.
4. Business Regulations on Deposits for Housing Purposes
5. Business Regulations for Retail Savings Deposits
6. Business Regulations on Retail Bank Accounts, Deposits and Overdraft Facilities – Payment Accounts (Bank Accounts)
7. Business Regulations on Retail Bank Accounts, Deposits and Overdraft Facilities – Overdraft Facility
8. Business Regulations on Retail Bank Accounts, Deposits and Overdraft Facilities – Deposits
9. Business Regulations on Retail Bank Accounts, Deposits and Overdraft Facilities – Savings Accounts
10. Business Regulations for Lombard Loan Agreements Concluded between 14 December 2009 and 15 July 2012
11. Business Regulations for Lombard Loan Agreements Concluded between 16 July 2012 and 14 March 2014
12. Business Regulations for Purchase of Goods and Services Quick Loans Requested until 15 July 2012
13. Business Regulations for Purchase of Goods and Services Quick Loans Requested between 16 July 2012 and 14 March 2014
14. Business Regulations for Personal Loan Agreements Concluded until 13 December 2009
15. Business Regulations for Personal Loan Agreements Concluded between 14 December 2009 and 15 July 2012
16. Business Regulations for Personal Loan Agreements Concluded between 16 July 2012 and 14 March 2014
17. Business Regulations for Foreign Currency Personal Loan Contracts for Voluntary Pension Fund Members Concluded until 13 December 2009
18. Business Regulations for Foreign Currency Personal Loan Agreements for Voluntary Pension Fund Members Concluded from 14 December 2009 to 13 August 2010

19. Business Regulations for Foreign Currency Personal Loan Agreements for Voluntary Pension Fund Members Concluded from 14 August 2010 to 15 July 2012
20. Business Regulations for HUF Personal Loan Agreements for Voluntary Pension Fund Members Concluded from 16 July 2012 to 14 March 2014
21. Business Regulations for Debt Settlement Loan Agreements Concluded between 16 July 2012 and 10 November 2012
22. Business Regulations for Debt Settlement Loan Agreements Concluded between 1 April 2012 and 15 July 2012
23. Business Regulations for Debt Settlement Loan Agreements Concluded between 14 December 2009 and 31 March 2012
24. Business Regulations for Debt Settlement Loan Agreements Concluded between 18 June 2007 and 13 December 2009
25. Business Regulations for Debt Settlement Loans Granted from 2 May 2005 to 17 June 2007 (until 29 July 2007 in the case of redemption of credit cards)
26. General Terms and Conditions of the Smart Account Package
27. Business Regulations for Retail Employer Account Packages
28. Business Regulations for the BetétDuó Combined Deposit with Home Savings
29. Business Regulations for Guardianship Authority Deposits
30. Retail Credit Card Business Regulations
31. Debit Card Business Regulations
32. Addendum to the Debit Card Business Regulations on Travel Garancia Insurance for the MasterCard Private Banking Gold Card and MasterCard Private Banking Limited Edition Card
33. Addendum to the Debit Card Business Regulations on Travel Garancia Insurance on MasterCard International Business Cards and MasterCard Business Currency Cards
34. Addendum to the Debit Card Business Regulations on Travel Garancia Insurance on Visa Gold Business Cards
35. Information related to data processing and complaint management for Travel Garancia Insurance integrated in bank cards
36. Addendum to the Debit Card Business Regulations for the Coke Club card
37. Addendum to the Debit Card Business Regulations for the Continental card
38. Addendum to the Debit Card Business Regulations for the Prepaid Maestro PayPass card
39. General Terms and Conditions for Treasury Cards
40. General Terms and Conditions for Election Treasury Cards
41. Business Regulations on Payment Services

42. The Corporate Division Business Regulations
43. Investment Services Division Business Regulations
44. Private Banking Division Business Regulations
45. Premium Private Banking Division Business Regulations
46. OTPdirekt Retail Business Regulations
47. Commercial Bank OTPdirekt Business Regulations
48. OTPdirekt Electra Terminal Business Regulations
49. Business Regulations on Debt Settlement of Natural Persons (Private Bankruptcy) for Retail Clients