

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

OTP Bank Plc Division Business Regulations

1. Business Regulations for 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 for Housing Subsidies and Housing Loans and Unrestricted Pledge-Type Loans granted by OTP Bank Plc.
4. Business Regulations for OTP Adlak – General Terms and Conditions of Employer Housing Loan Subsidy Service
5. Business Regulations for Deposits for Housing Purposes
6. Business Regulations for Retail Savings Deposits
7. Business Regulations for Retail Bank Accounts, Deposits and Overdraft Facilities – Payment Accounts (Bank Accounts)
8. Business Regulations for Retail Bank Accounts, Deposits and Overdraft Facilities – Overdraft Facility
9. Business Regulations for Retail Bank Accounts, Deposits and Overdraft Facilities – Deposits
10. Business Regulations for Retail Bank Accounts, Deposits and Overdraft Facilities – Savings Accounts
11. Business Regulations for Lombard Loan Agreements concluded as from 15 March 2014
12. Business Regulations for Purchase of Goods and Services Quick Loans concluded as from 15 March 2014
13. Business Regulations for Personal Loan Agreements concluded as from 15 March 2014
14. Business Regulations for HUF Personal Loan Agreements for Voluntary Pension Fund Members Concluded as from 15 March 2014
15. General Terms and Conditions of the Smart Account Package
16. Business Regulations for Retail Employer Account Packages
17. Business Regulations for the BetétDuó Combined Deposit with Home Savings
18. Business Regulations for Guardianship Authority Deposits
19. Retail Credit Card Business Regulations
20. Debit Card Business Regulations

21. Addendum to the Debit Card Business Regulations on Travel Guarantee Insurance for the MasterCard Private Banking Gold Card and MasterCard Private Banking Limited Edition Card
22. Addendum to the Debit Card Business Regulations for Travel Guarantee Insurance on MasterCard International Business Cards and MasterCard Business Currency Cards
23. Addendum to the Debit Card Business Regulations for Travel Guarantee Insurance on Visa Gold Business Cards
24. Information related to data processing and complaint management for Travel Guarantee Insurance integrated in bank cards
25. Addendum to the Debit Card Business Regulations for the Prepaid Maestro PayPass card
26. Addendum to the Debit Card Business Regulations for the Continental Card
27. Addendum to the Debit Card Business Regulations for the Coke Club Card
28. General Terms and Conditions for Treasury Cards
29. General Terms and Conditions for Election Treasury Cards
30. Business Regulations on Payment Services
31. The Corporate Division Business Regulations
32. Investment Services Division Business Regulations
33. Private Banking Division Business Regulations
34. Premium Private Banking Division Business Regulations
35. OTPdirekt Retail Business Regulations
36. Commercial Bank OTPdirekt Business Regulations
37. OTPdirekt Electra Terminal Business Regulations
38. Business Regulations for Debt Settlement of Natural Persons (Private Bankruptcy) for Retail Clients