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File number:	136613-11/2026
Contact:	……..
Subject:	Resolution number H-FK-I-B-372/2026 on the application of a measure and the imposition of a consumer protection fine

Resolution number: H-FK-I-B-372/2026.

Based on the conclusion of the consumer protection procedure at **OTP Bank Plc**. (registered office: 1051 Budapest, Nádor utca 16.) ("the Bank") by the **National Bank of Hungary** (registered office: 1054 Budapest, Szabadság tér 8-9., establishment: 1122 Budapest, Krisztina krt.6.) ("MNB") based on the request of ……(place of residence:……) (Client) dated 11th March, 2026 the MNB passes the following

Resolution

I. **The MNB calls upon the Bank to ensure, at all times, compliance with the legal provisions regarding the comprehensive investigation and response to complaints.**

II. **The MNB imposes a consumer protection fine of 350.000,- HUF (i.e. three hundred and fifty thousand Hungarian forints) on the Bank for the violation of the legal provisions referred to in Point I.**

No procedural costs were incurred during the procedure.

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

In the absence of the voluntary payment of the fine, the rules of administrative enforcement are applied. In the 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 rate in effect on the date of imposition after every calendar day following the date of imposition. After the late payment of default interest, no further default payment can be charged.

The default interest has to be paid to the cited account of the MNB by indicating the number of the resolution and the comment "default interest". In case of failure to pay debts will be collected in a way of enforcement procedure. The tax authority shall enforce the fine imposed and unpaid in the MNB's final decision in a manner of taxes, as well as the default interest due to the fact of unpaid or overdue fine.

No appeal can be made against the resolution, at the same time, the Client, or other party of the proceedings with respect the provision applicable to him/her, may initiate administrative proceeding against the resolution within 30 days of the publication of the decision citing violation of law.

Legal representation is mandatory. The application shall be submitted to the MNB addressed to the Budapest-Capital Regional Court. (The assistance service of form's submission: https://www.mnb.hu/felugyelet/engedelyezes-es-intezmenyfelugyeles/hatarozatok-es-vegzesek-keresese.)

The submission of the application has no suspensory effect on the entry into force of the decision, but the plaintiff can request immediate legal protection.

The court will, as a general rule, decide the trial out of court. A hearing shall be held, if so requested in the application by the plaintiff. Failure to request a hearing cannot be justified.

Dated: Budapest, 3rd November, 2026.

ELECTRONICALLY SIGNED DOCUMENT

May contain secrets protected by the law