

Based on the conclusion of the consumer protection proceeding at OTP Bank Plc. (1051 Budapest, Nádor utca 16.) (“**the Bank**”) that was carried out based on the request of the Client arrived at February 10, 2017 I hereby pass the following

Resolution

with the underlying authorization of the Financial Stability Council of the National Bank of Hungary (1054 Budapest, Szabadság tér 9., registered office: 1013 Budapest, Krisztina krt. 39.) (“**MNB**”):

I. The MNB advises the Bank to comply at all times with the legal provision in connection with providing information related to appeal proceedings in case of refusal of consumer complaints.

II. The MNB hereby imposes a consumer protection fine in the amount of two hundred thousand (200.000) forints on the Bank due to the violation of the legal provision related to providing information in connection with appeal proceedings in case of refusal of consumer complaints.

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 becoming enforceable by indicating „supervisory fine” as a comment and the number of the resolution.

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 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 the cited account of the MNB by indicating the number of the resolution and the comment „default interest”. The 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 proceeding related to primarily the respective provision should submit the resolution for review within 30 days from the publication of the decision citing violation of law by the Metropolitan Court of Administration and Labour.

Due to the fact that the administrative proceeding started following the date of 30/06/2016, the client represented by legal representative and the business entity with Hungarian registered office shall submit the statement of claim to the MNB through the assistance service of form’s submission (webpage of the assistance service of form’s submission: <http://www.mnb.hu/felugyelet/engedelyezes-es-intezmenyfelugyeles/hatarozatok-es-vegzesek-keresese>). During the electronic submission the client represented by legal representative and the business association with Hungarian registered office – in the event he is not represented by a lawyer – may proceed by using the system ensuring the full identification of the legal representative and by applying the assistance service of form’s submission if having it. In that case, during the lawsuit it shall be applied in the frame of the electronic contact. In other cases the statement of claim – to be

addressed to the Metropolitan Court of Administration and Labour - should be submitted to the MNB in three copies or should be 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. Metropolitan Court of Administration and Labour decides in the matter without a hearing, but upon request of any of the clients, a hearing shall be held. The Client can request to hold a hearing in the statement of claim or the defendant can request it in writing within 8 days from the receipt of the administrative body's counterclaim. In case of missing these deadlines, no application for extension may be submitted.

Budapest, June 15, 2017