

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 June 6, 2018 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

#### R e s o l u t i o n

- I.) **The MNB draws the attention of the Bank to comply at all times with the legal provisions related to the investigation and the provision of comprehensive response to complaints.**
- II.) **The MNB hereby impose a fine on the Bank in the amount of two hundred and fifty thousand (250.000) forints due to the violation of the legal provisions related to the investigation and the provision of comprehensive response to the complaints.**

The MNB draws the Bank's attention to the fact that, if the present commitments are not or not fully complied with, the MNB will have the possibility to apply additional measures provided by law.

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 this resolution becoming 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 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, however 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.

The legal representation is mandatory. The statement of claim shall be submitted 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-vezesekkeresese>) addressed to the Budapest-Capital Regional Court.

The submission of the claim has no suspensive effect on the entry into force of the decision, but the plaintiff may apply for immediate legal protection.

The court will, in principle, decide the trial out of court. The hearing will be taken, if the plaintiff requests in the application. There is no place for excuse, if the request is not be taken.

Budapest, December 19, 2018.