

During the ongoing control procedure at OTP Bank Plc. (registered office: 1051 Budapest, Nádor utca 16.) ("the Bank") administered by the National Bank of Hungary (registered office: 1054 Budapest, Szabadság tér 9.) ("MNB") the MNB Financial Stability Council ("FSC") passes the following

resolution.

I) The FSC obliges the Bank to amend its relevant General Business Rules not later than 31 March 2018 in order to ensure that the information of the interest and the method of calculating the prize pool in respect of the car lottery deposits is clear, comprehensive and in accordance with the law.

II) The FSC prescribes the Bank to deliver the internal audit report – discussed by the Board of Directors and approved by the Supervisory Board – of the audit of the comprehensive fulfillment of the measure set out in point I) of the dispositional part of the decision as part of the extraordinary data reporting not later than 30 April 2018 to the MNB.

The FSC draws the attention of the Bank that in case of non-satisfactory or late compliance with the abovementioned obligations the MNB may apply measures provided by law including imposing fines.

No procedural costs incurred during the procedure.

No appeal can be made against the resolution, however until 31 December 2017 the Client is entitled to request the revision of the decision from the Budapest-Capital Administrative and Labour Court within 30 days from the publication of the decision based on violation of law. After 31 December 2017 the Client may initiate an administrative lawsuit by submitting a statement of claim against the resolution before the Budapest-Capital Regional Court. Until 31 December 2017 the statement of claim shall be addressed to the Budapest-Capital Administrative and Labour Court, after 31 December 2017 to the Budapest-Capital Regional Court; in both cases submitted to the MNB according to the following.

Until 31 December 2017:

- The Client obliged to use electronic communication shall submit the statement of claim to the MNB with the assistance service of the submission of forms (webpage of the assistance service of the submission of forms: <http://www.mnb.hu/felugyelet/engedelyezes-es-intezmenyfelugyeles/hatarozatok-es-vezzesekkeresese>). The Client obliged to use electronic communication – in the event she/he is not represented by a lawyer - during the electronic submission may proceed by using the system ensuring the full identification of her/his representative and by applying the assistance service of the submission of forms if in possession. In that case, during the lawsuit it shall be applied in the frame of the electronic contact.

- In other cases, the statement of claim has to be submitted or dispatched by registered mail in one more copy than the number of interested parties in the lawsuit, however the Client not obliged to use electronic communication or his/her representative may choose to submit the statement of claim via electronic way.

After 31 December 2017 the legal representation is mandatory in the lawsuit and the statement of claim must be submitted with the assistance service of the submission of forms (webpage of the assistance service of the submission of forms: <http://www.mnb.hu/felugyelet/engedelyezes-es->

[intezmenyfelugyeles/hatarozatok-es-vegzesekkeresese](#)).

The submission of the statement of claim has no suspensory effect either on the execution or the entry into force of the decision; the Client, however, may request the suspension of the execution in the statement of claim submitted not later than 31 December 2017. After 31 December 2017 the Client may request immediate legal protection. There is no place for immediate legal protection against the decision of the MNB if that includes the measure of suspension, withdrawal of operating license; prohibition of operation in case of lack of license/notification or appointment of an MNB supervisor.

In general the Court decides in the matter without a hearing. The Client may request a hearing in the statement of claim or in case the statement of claim is submitted until 31 December 2017 the hearing may be requested in writing within 8 days from the receipt of MNB's counterclaim. In case of missing these deadlines no justification shall be sustained.

Budapest, 28 December 2017