

INDIVIDUALS TERMS AND CONDITIONS

I. CURRENT ACCOUNT		ALL	FCY
1.1	Opening	0	0
1.2	Closing	700	7
1.3 Cash deposits and withdrawals			
a	Cash deposit for third parties from non Bank Clients *	0.1 % (min 300)	0.1 % (min 3)
b	Cash Withdrawals with notification (for amounts over 5,000 EUR)	50	0.5
c	Cash withdrawals without notification (for amounts over 5,000 EUR)	0.25 % (min 1,000 - max 10,000)	0.25 % (min 10 - max 100)
d	Cash Withdrawals in ALL at cash desk for amount up to 50,000 ALL/350 EUR in Current Account	50	N/A
1.4	Monthly maintenance fee	150	1.5
1.5	Minimum balance in the account	1,000	10
1.6	Account statement	200	2
1.7	Automatic payment order per transaction	0	0
1.8	Banknote exchange for OTP Clients	0.5% (min 500)	0.5% (min 5)
Note	*For the payment of Insurance Policy and Social Insurance of farmer will be applied 50 ALL and 100 ALL for voluntary contribution respectively 0.5 EUR / USD and 1 EUR/ USD in foreign currency.		
	Cash deposit for loan installments, no commission will be applied.		
	Cash deposits in corporate accounts from employees of these companies, no commission will be applied.		
	Cash withdrawals following a loan disbursement within the day, no commission will be applied.		

II. ONLINE BANKING		ALL	FCY
2.1	Initial fee	200	2
2.2	Monthly fee	150	1.5
2.3	Commission for MOTP (Mobile One Time Password)	0	0

III. SOGE / SMS		ALL	FCY
3.1	Initial fee	0	0
3.2	Monthly fee	150	1.5
3.3	Per message sent	7 (including VAT)	0.05
Note	The Client will be debited with the respective commission for the SMS received on 15th of the coming month. The account will be debited for all the SMS that the bank will send for the SMS Banking service.		

IV. SAVINGS AND TERM DEPOSIT ALL FCY		ALL	FCY
5.1	Minimum for opening		
a	Term Deposit	50,000	500
b	Elastic Deposits	10,000	100
c	Elastic Deposits closure	500	5
5.2	Maintenance fee (yearly commission)		
a	Term Deposit -	0	0
b	Elastic Deposits	200	2
5.3	Commission for statement of deposit	0	0
Note	If the client will close the Term Deposit before the maturity date, the interest rate of the deposit will be the same with the current account interest rate		

V. TREASURY BILL		ALL	FCY
6.1	Treasury Bill discounts	Free	
6.2	Treasury Bonds	0.15 % of the nominal value	
a	Brokerage Commission	(min 1,000 - max 5,000)	(min 10 - max 50)
b	Commission for selling the security to another second level bank	10,000	70
c	Commission for equipping the customer with the document: "Duplicate of winner certificate" in cases of its loss/damage.	500	5
d	Participating fee (in case the customer does not win in the auction)	1,000	10

VI. PAYMENTS THROUGH ONLINE BANKING		ALL*	FCY**
a	National within OTP	0	0
b	National in other banks		
b-1	Transfers 0 - 20,000 ALL	0	N/A
b-2	Transfers 20,001 - 1,499,999 ALL	250	N/A
b-3	Transfers over 1,500,000 ALL	750	N/A
b	Domestic & International outgoing transfers	N/A	0.10% (min 5 - max 100)

VII.	PAYMENTS IN OTP BANK BRANCHES	ALL	FCY
B.1	OUTGOING TRANSFER		
a	National Transfers		
a-1	Within OTP	0	0
a-2	In the other banks	500 ALL (for payments up to 1,499,999) 1,500 ALL (for payments over 1,500,000)	0.25 % (min 15 - max 200) 0.25 % (min 15 - max 200)
b	International		
b-1	Transfer Commission	N/A	0.25 % (min 25 - max 200)
B.2	INCOMING TRANSFER		
a	National Transfer		
a-1	OTP Clients	0	0.10 % (min 6 - max 50)
a-2	Transfer Return commission	2,000	15
a-3	Investigation commission for incoming transfers with discrepancy	500	5
b	International Transfer		
b-1	OTP Clients	N/A	0.10 % (min 6 - max 50)
b-2	Transfer Return commission	N/A	15
b-3	Investigation commission for incoming transfers with discrepancy	500	5
VIII.	Common Commissions (for transfers in the branches and through Online Banking)		
c-1	Payments within the Value Date	0.05 % (min 100 - max 20,000)	0.05 % (min 1 - max 200)
c-2	Comm. for IBAN missing (when mandatory)	N/A	10
c-3	SWIFT commission	N/A	10
c-4	Annulations/ Modification	1,000	20
c-5	Investigation	N/A	25
c-6	Transit Transfer	N/A	0.1 % (min 10 - max 50)
c-7	Comm. for printed copy of SWIFT (with request from the client)	100	1
Note	When the commissions are "OUR", we have to add the correspondent bank expenses. For the payments in GBP and in CHF the commission "OUR" will be the equivalent of 25 GBP / CHF according to the currency of the transfer. We have not included the commission of the other banks that have to be paid by the client.		

IX.	FEES & COMMISSIONS LOANS	ALL	FCY
10.1	Disbursement Fees**		
a	Automatic Overdraft	0.00%	0.00%
b	Unauthorized overdraft*	N/A	N/A
c	Loans with Cash Collateral	0.50%	0.50%
d*	Express Loan (with co borrower)	Payroll in OBA	Payroll in other Banks
	0-1 years	2.00%	2.50%
	[1-2] years	2.00%	2.50%
	[2-3] years	2.00%	2.50%
	[3-5] years	2.00%	2.50%
	[5-7] years	2.00%	2.50%
e	Unik Loan	Payroll in OBA	Payroll in other Banks
		2.00%	2.50%
*Note	Preferential Interest Rates for refinancing of Express + Unik Loans for existing clients will be: 50% discount on the disbursement fee applied at T&C in force, in the moment of refinancing		
f*	Express GEFF Loan (with coborrower)		
	[0-7] years	3.00%	N/A
*Note	Maximum amount for Express GEFF Loan will be ALL 2,000,000		
g	UNIVERSAL	1.50%	1.50%
h	UNIVERSAL GEFF Loan	3.00%	3.00%
i	Reconstruction Loans	1.00%	1.00%
j	Housing Loans	1.00%	1.00%
k	Housing Purchase GEFF Loan	2.00%	2.00%
l	Real Estate Loans	1.00%	1.00%
m	Agro Mini		
	0-1 years	2.50%	N/A
	[1-2] years	2.50%	N/A
	[2-3] years	2.50%	N/A
	[3-5] years	2.00%	N/A
	[5-7] years	2.00%	N/A

n	Agro Loan	1.50%	1.50%
o	Car Leasing	1.50%	1.50%
Note	** Minimum Commission for loans is 5'000 ALL, 50 EUR, 50 USD.		
10.2	Installment Late Payment fee Loans	Loans IR + 20 %	
10.2.a	Installment Late Payment Payroll Overdraft	Payroll Overdraft IR + 22 %	
9.3	Early payment for loan fee		
a	Automatic Overdraft	0.00%	
b	Express Loan, Agro Mini, Cash Collateral		
b.1	Variable Interest Rate 0%	0.00%	
b.2	Fixed Interest Rate		
1.	If the period between early payment date and loan maturity date is more than 1 year	1.00%	
2.	If the period between early payment date and loan maturity date is less than 1 year	0.50%	
c	Mortgage Loans (Housing Loans, Reconstruction Loans, Real Estate Loans etc) Universal, Agroprogress		
1.	If the period between early payment date and loan maturity date is more than 1 year	2.00%	
2.	If the period between early payment date and loan maturity date is less than 1 year	1.00%	
10.4	Collateral change with client request	30 EUR	
10.5	Change in the loan contract	10 EUR	
Note	* If the amount of the Overdraft is higher than the account of Authorized overdraft.		

X.	CREDIT CARD COMMISSIONS	ALL	FCY
11.1	Visa Credit Card		
a	Issuing fee	0	0
b	Annual fee		
b.1	OTP Payroll	1,500	10
b.2	Not OTP Payroll	2,500	20
b.3	Business Owner	2,500	20
b.4	Cash Colateral	2,500	20
c	New card and PIN with Client Request	700	5
d	Cash withdrawal in OTP ATM-s	2.50% min 400 ALL	2.50% min 3 EUR
e	National and International cash withdraw in other bank's ATM-s	2.50% min 400 ALL	2.50% min 3 EUR
f	National and International POS purchase	0	0
g	Internet purchase	0	0
h	Minimum Payment	5.00%	5.00%
i	Overdue Interest	Card interest + 22%	

XI.	DEBIT CARDS COMMISSIONS	ALL	FCY
12.1	Debit MasterCard		
a	Initial Member fees	0	-
b	Initial member fee as part of the package	0	-
c	Monthly fee	50	-
d	Initial member fee for Authorized person	0	-
e	Monthly fee for Authorized person	25	-
f	New card and PIN with Client Request	500	-
g	Card annulations	0	-
12.2	New Generation Debit MasterCard		
a	Initial Member fees	0	-
b	Monthly fee	30	-
c	New card and PIN with Client Request	500	-
d	Card annulations	0	-
12.3	MasterCard Gold		
a	Initial Member fees	500	-
b	Initial member fee as part of the package	300	-
c	Monthly fee	300	-
d	Initial member fee for Authorized person	500	-
e	Monthly fee for Authorized person	150	-
f	New Card and PIN with Client Request	700	-
g	Card annulations	0	-
12.4	Joint Commission for Debit MasterCard, New Generation Debit MasterCard and MasterCard Gold		
a	National Cash advance (outside OTP)	2.00%	-
b	International Cash Advance	3.00%	-
c	Cash withdrawal in OTP ATM-s	0	-
d	National cash withdraw in other bank's ATM-s	3.00%	-
e	International Cash withdraw in ATM-s	3.00%	-
f	Balance inquiry through OTP ATM-s	0	-
g	National POS purchase	0	-
h	International POS purchase	2.50%	-
i	Internet purchase	2.50%	-
j	PIN change in OTP ATM-s	0	-
k	PIN change in other bank's ATM-s	0	-
l	Balance inquiry in OTP ATM-s	0	-
m	Balance inquiry in other bank's ATM-s	0	-
Note	Maestro and MasterCard Standard are no longer available for sale starting October 14, 2019.		

XII.	DEBIT CARDS COMMISSIONS	ALL	FCY
13.5	Visa Gold Card		
a	Initial Member fees	-	4
b	Membership fee when sold as part of a Package	-	3
c	Monthly fee	-	3
d	Initial member fee for Authorized person	-	4
e	Monthly fee for Authorized person	-	1.5
f	New card and PIN with Client Request	-	4
g	National Cash Withdrawal other banks	-	0.00%
h	International Cash Withdrawal	-	3.00%
i	National POS purchase	-	0.00%
j	International POS Purchase	-	1.50%
k	Internet purchase	-	1.50%
l	National Cash Advance	-	2.00%
m	International Cash Advance	-	3.00%

n	Cash withdrawal in OTP ATM-s	-	N/A
o	Balance Inquiry	-	0
Note	In case of charge back request, customer should pay all commission for opening and further investigation if needed. Minimum Commission to be applied for opening 20 EUR		

XIII New Packages			
14.1	SMART Package		
1	with Debit MasterCard card	150 / Month	
3	with MasterCard Gold card	390 / Month	
4	with VISA Gold card		3.9 / Month
14.2	SALARY Package		
1	with Debit MasterCard card	100 / Month	
3	with MasterCard Gold card	200 / Month	
4	with VISA Gold card		1.5 / Month
14.3	Loan Package	150 / Month	1.5 / Month
14.4	Student Package		
1	Cash deposit from third parties to Student's current account		Free
2	Student Package Monthly Maintenance fee	80 / Month	
14.5	Pension Package	80 / Month	
14.6	Pension Agreement ISSH		Free

Note: The existing packages will continue to hold the same prices: Klik Package - 190 Lekë/Month, Kompas Package - 340 Lekë/Month, Ekskluzive Package - 590 Lekë/Month, Konekt Package - 345 Lekë/Month, Agro Package - 120 Lekë/Month, Base Premier Package /GOLD - 1/ 5 Euro/Month.

XIV. DIFFERENTS COMMISSIONS			
15.1	Bank confirmation for non loan	1,000	10
15.2	Recommendation letter	1,500	15
15.3	Notification for lost/stolen cheque	1,000	10
15.4	Confirmation Current account (audit issues)	2,000	20

XV. CHEQUES			
16.1	OTP Cheques		
a	Issuing Bank Cheques	0.15% (min 1,000 - max 3,000)	0.15% (min 10 - max 30)
b	Issuing personal Cheques	1,000	10
16.2	Payments of OTP Bank Cheque		
a	Presented in OTP		
a.1	Paid in the account	0	0
a.2	Paid in Cash	0.1% (min 300 - max 1,500)	0.1% (min 3 - max 15)
b	Presented in other banks	0.15% (min 500 - max 5,000)	0.15% (min 5 - max 50)
16.3	Payments of OTP Personal Cheque		
a	Presented in OTP		
a.1	Paid in the account	0	0
a.2	Paid in Cash	0.1% (min 300 - max 1,500)	0.1% (min 3 - max 15)
b	Presented in other banks	0.15% (min 500 - max 5,000)	0.15% (min 5 - max 50)
Note	The commission amount is deducted from the cheque amount		
16.4	Cheques of local banks		
a	Payment of bank Cheques *	0.15% (min 500 - max 5,000)	0.15% (min 5 - max 50)
b	Payment of Personal Cheques **	0.15% (min 500 - max 5,000)	0.15% (min 5 - max 50)
Note	The value date for the bank cheques is +2 (*) and for personal cheques +4 (**) For cheques in foreign currency the value date is determined by issuing bank		
16.5	Traveller's cheques		
a	Traveller's cheques payment at sight	N/A	1% (min 5*)
b	Traveller's cheques payment for collection	N/A	0.5% (min 20 - max 100)
Note	* The commission is per cheque		
16.6	Others		
a	Foreign Cheques for collections *	N/A	0.15% (min 20 - max 100)
b	Return of unpaid cheque	1,000	10
Note	* We have not included the commissions for the correspondent banks and courier post		

*These Terms and Conditions will become effective on February 23rd, 2021

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