

CORPORATE TERMS AND CONDITIONS

I.	CURRENT ACCOUNT	ALL	FCY
1.1	Opening	0	0
1.2	Closing	3,000	30
1.3	Cash deposits and withdrawals		
a	Cash deposit from non Bank Clients *	0.1% (min 300)	0.1% (min 3)
b	Cash Withdraws with notification (for amounts over 1,500,000 ALL / 15,000 EUR)	0.025% (min 1,000 - max 5,000)	0.025% - max 50) (min 10)
c	Cash withdrawals without notification (for amounts over 1,500,000 ALL / 15,000 EUR)	0.15 % (min 1,000 - max 30,000)	0.15 % (min 10 - max 300)
1.4	Monthly maintenance fee	500	5
1.5	Minimum balance in the account	7,000	70
1.6	Account statement	300	3
1.7	Automatic payment order per transaction	150	1.5
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.		

II.	ONLINE BANKING	ALL	FCY
2.1	Initial fee		
a	Viewer	1,000	10
b	Single User	1,000	10
c	Multi User	2,000	20
d	Multi Level Signing	2,000	20
2.2	Monthly fee		
a	Viewer	600	5
b	Single User	1,000	10
c	Multi User	1,000	10
d	Multi Level Signing	1,000	10
2.3	Fee per transaction	-	-
2.4	Smart Card	9,000	90
2.5	New Smart Card in case of lost/stolen (Only for SME Clients)	7,000	70
2.6	Commission for MOPT (Mobile One Time Password)	700	7
Note	The payments in ALL, within the day, must be ordered up to 12:00 a.m. The payments in FCY, within the day, must be ordered up to 10:00 am		

III.	OTP / SMS	ALL	FCY
3.1	Initial fee	0	0
3.2	Monthly fee	300	3
3.3	Per message sent	10	0.07
Note	Clients account will be debited the 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
4.1	Minimum for opening		
a	Term Deposit	50,000	500
b	Elastic Deposits	30,000	300
c	Elastic Deposits closure	1,500	15
4.2	Maintenance fee (yearly commission)		
a	Term Deposit -	0	0
b	Elastic Deposits	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
5.1	Treasury Bill discounts		Free

VI.	PAYMENTS	ALL	FCY
6.1	OUTGOING TRANSFER		
a	National Transfers		
a-1	Within OTP	20	0.2
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) (+2 VD)
b	International		
b-1	Transfer Commission	N/A	0.25 % (min 15 - max 200)
c	Common Commissions		
c-1	Payments within the Value Date	2,500	0.03% (min 50 - max 200)
c-2	Comm. for IBAN missing (when mandatory)	N/A	10
c-3	SWIFT commission	N/A	10
c-4	Annulations/ Modification	3,000	30
c-5	Investigation	5,000	50
c-6	Transit Transfer	N/A	0.1 % (min 10 - max 50)
Note	<p>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.</p> <p>We have not included the commission of the other banks that have to be paid by the client.</p> <p>In case of Urgent payments the commission is for the Debit interest of the Current Account for non authorized Overdraft currency.</p>		
6.2	INCOMING TRANSFER		
a	National Transfer		
a-1	OTP Clients	0	0.15% (min 7 - max 70)
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	0.15% (min 7 - max 70)
b-2	Transfer Return commission	N/A	20
b-3	Investigation commission for incoming transfers with discrepancy	1000	10
VII.	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	0.15 % (min 10 - max 130)
b-2	Transfers 20,001 - 1,499,999 ALL	250	0.15 % (min 10 - max 130)
b-3	Transfers over 1'500'000 ALL	750	0.15 % (min 10 - max 130)
c	International	N/A	0.15 % (min 10 - max 130)
c-1	Swift commission	N/A	7
VIII.	PAYMENTS THROUGH E - MTO	ALL	FCY
a	National within OTP	0	0
b	National in other banks		
	Transfers 0 - 20,000 ALL	500	0.25 % (min 15 - max 200)
	Transfers 20,001 - 1,499,999 ALL	500	0.25 % (min 15 - max 200)
	Transfers over 1'500'000 ALL	1500	0.25 % (min 15 - max 200)
c	International	N/A	0.25 % (min 15 - max 200)

IX.	Credit Facility Line Commissions	ALL	FCY
a	Administration Fee		
a-1	- Secured with Time Deposits / Treasury Bills *		0.10%
a-2	- Secured with Bank Guarantee **		0.20%
a-3	- Secured with Other Collateral		1.00%
b	Risk Fee		
b-1	- Secured with Time Deposits / Treasury Bills *		0.3% p.q
b-2	- Secured with Bank Guarantee **		0.3% p.q
b-3	- Secured with Other Collateral		0.7% p.q
c	Commitment Fee		
c-1	- Secured with Time Deposits / Treasury Bills *		0.00%
c-2	- Secured with Bank Guarantee **		0.00%
c-3	- Secured with Other Collateral		1.00% p.a
Note	* If cash is free in C/A than none of the above will be applied ** Upon Bank's Discretion		

X.	LETTER OF CREDIT	ALL	FCY
10.1	IMPORT		
a	Preadvice		0
b	Issuing Letter of Credit		0.20% (min 200 EUR)
c	Payment at sight		0.20% (min 50 EUR)
d	Deferred payment		0.15% (min 50 EUR)
e	Amendment		50 EUR
f	Examination of Docs		0.10% (min 100 EUR)
g	Cancelation		50 EUR
h	Swift fee		10 EUR
i	Discrepancies of documents		50 EUR
10.2	EXPORT		
a	Advising Letter of Credit		0.20% (min 200 EUR)
b	Confirmation Comm.		subject to arrangement
c	Examination of documents and payment		0.10% (min 100 EUR)
d	Amendment		50 EUR
e	Handling Docs		50 EUR
f	Cancelation		50 EUR
g	Swift Commission		10 EUR
h	Advising the Letter of Credit to another bank		0.1% (min 100 EUR)
Note	These commissions don't include the Mail Comm.		

XI.	BANK GUARANTEE	ALL	FCY
a-1	Under full cash coverage in ALL*		
1	Standard text	3,000	30 EUR
2	Non-Standard text	6,000	60 EUR
3	Amendment	2,000	70 EUR
4	Payment for claims	0.40% (min 2,000 - max 20,000)	0.25% (min 50 - max 500 EUR)
5	BG Line fee*	0.2% (min ALL 7,000)	0.2% (min EUR 70)
6	SWIFT	n/a	10 EUR
b	Under guarantee Line		
1	Standard text		30 EUR
2	Non-Standard text		60 EUR
3	Amendment		70 EUR
4	Payment for claims		0.25% (min 50 - max 500 EUR)
5	Swift		10 EUR
c	Guarantee from other bank		
1	Advising without commitment		150 EUR
2	Amendment		10 EUR
3	Payment for claims		0.25% (min 50 - max 500 EUR)
4	Swift		10 EUR
d	Under counter guarantee from other bank		
1	Issuing Fee		0.10 % p.q (min. 150 EUR)
2	Commitment Fee		0.40% p.q (m. 100 EUR)
3	Amendment		50 EUR
4	Payment for claims		0.25% (min 50 - max 500 EUR)
5	Swift		10 EUR
Note	The Mail commissions are not included. The quarterly commissions are taken at the beginning of the quarter. *BG line is applicable only for funds blocked in current account		

XII.	DOCUMENTARY COLLECTION	ALL	FCY
12.1	Export Document		
a	Document Delivery		0.15% (min 50 EUR - max 200 EUR)
b	Payment Commission		0.30% (min 50 EUR)
c	Swift		10 EUR
12.2	Import Documents		
a	Notification		0.30% (min 50 EUR - max 500 EUR)
b	Payment at sight		0.25% (min 50 EUR - max 500 EUR)
c	Payment against acceptance		0.20% (min 50 EUR - max 500 EUR)
d	Cancelation		50 EUR
e	Delivery of document from Trade Finance (free of payment)		150 EUR
f	Swift		10 EUR
Note	Mail service commissions and correspondent banks commissions are not included.		

XIII.	DROP BOX SERVICE	ALL	FCY
13.1	Subscription Fee (yearly fee)	7,000	N/A

XIV.	AUTOMATIC MAIL SERVICE	ALL	FCY
14.1	Daily account statement (monthly applicable)	300	3
14.2	Monthly account statement (monthly applicable)	300	3
14.3	SWIFT message delivery (yearly fee)	N/A	10 EUR

XV.	FEES & COMMISSIONS LOANS	ALL	FCY
15.1	Administration Fees		
a	Overdrafts (Cash Collateral)	1.00%	1.00%
b	Fixed Assets (Cash Collateral)	1.00%	1.00%
c	Mortgate	1.00%	1.00%
d	Other	1.00%	1.00%
e	Leasing	1.25%	1.25%
15.2	Penalties for overdue Loans	Loan interest + 20%	
15.3	Early payment of loan fee	3.00%	
15.4	Commission in case of change of collateral	50,000	500
15.5	Renewal of Credit Line –Administration fee	0.50%	
15.6	Commitment fees	1.50%	1.20%

XVI.	CARDS COMMISSIONS	ALL	FCY
16.1	Business MasterCard		
a	Initial member fee for the first card	1,000	-
b	Monthly fee for the first card	300	-
c	Initial member fee per additional card over the first one	500	-
d	Monthly fee per additional card over the first one	150	-
e	New Card and PIN with client request	700	-
f	Card annulations	0	-
16.2	Common Commissions other then above		
a	National Cash advance (outside OTP)	2.00%	-
b	International Cash Advance	3.00%	-
c	Cash withdraw OTP ATM-s	0	-
d	National Cash withdraw Other ATM-s	3.00%	-
e	International Cash withdraw ATM	3.00%	-
f	Balance inquiry through OTP ATM	N/A	-
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	-
16.3	Card Limits		
16.3 a	ATM Daily (Domestic + International)	250,000	
16.3 b	POS Daily (Domestic + International)	650,000	

XVII.	PACKAGES	ALL	FCY
17.1	EVOLUTION SMS / NET	710 ALL / Month	
17.2	EVOLUTION Transaction	1,400 ALL / Month	
Note	<p>The package Evolution OTP SMS/NET includes: Current account in ALL, MasterCard Business Card and E-Banking (Viewer), SMS Banking. The package Evolution Transaction Includes: Current Account in ALL, MasterCard Business Card and E-Banking (Single User and Multi User or Multi Level Signing User). The package doesn't include the additional card. The additional card will be charged according to the price list. The client will pay 50% of the initial fee of the first card if it is inside the packages.</p>		

XVIII.	DIFFERENTS COMMISSIONS	ALL	FCY
18.1	Bank confirmation for non loan	1,000	10
18.2	Recommendation letter	1,500	15
18.3	Notification for lost/stolen cheque	500	5
18.4	Confirmation Current account (for audit issues)	2,000	20
18.5	*Reconciliation of monthly payments for Financial Institution	65,000	500
*Note	Applied for every 200 reconciled payments.		

XIX.	CHEQUES	ALL	FCY
19.1	OTP Cheques		
a	Issuing Bank Cheques	0.2% (min 2,000 - max 10,000)	0.2% (min 20 - max 100)
b	Issuing personal Cheques	1,000	10
19.2	Payments of Bank Cheque		
a	Presented in OTP	0	0
b	Paid in Cash with notification (for amounts over 5,000 EUR)	0.03% (min 1,000)	0.03% (min 10)
c	Paid in Cash without notification (for amounts over 5,000 EUR)	0.5 % (min 2,000 - max 50,000)	0.5% (min 20 - max 500)
d	Presented in other banks	0	0.15 % (min 5 - max 50)
19.3	Payments of Personal Cheque		
a	Presented in OTP	0	0
b	Paid in Cash with notification (for amounts over 5,000 EUR)	0.03% (min 1,000)	0.03% (min 10)
c	Paid in Cash without notification (for amounts over 5,000 EUR)	0.5 % (min 2,000 - max 50,000)	0.5% (min 20 - max 500)
d	Presented in other banks	0	0.15 % (min 5 - max 50)
Note	The commission amount is deducted from the cheque amount		
19.4	Cheques of local banks		
a	Payment of bank Cheques *	0.15 % (min 1000 - max 10,000)	0.15% (min 5 - max 50)
b	Payment of Personal Cheques **	0.2% (min 1,000 - max 10,000)	0.2% (min 50 - max 200)
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		
19.5	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		
19.6	Others		
a	Foreign Cheques for collections *	N/A	0.2% (min 20 - max 150)
b	Return of unpaid cheque	N/A	50
Note	* We have not included the commissions for the correspondent banks and courier post		
19.7	Investment in T-Bonds	ALL	EUR/USD
a	Brokerage Commission	0.15% of Nominal value (min 1,000 - max 6,000)	0.15% of Nominal value (min 10 - max 60)
b	*Custody Commission	0.2% of Nominal value p.a (min 2,000 - max 25,000) annual basis	0.2% of Nominal value p.a (min 20 - max 200) (min 20 - max 200)
c	Commission for selling the security to another second level bank	0.5% of Nominal value (min 1,000 - max 10,000)	0.5% of Nominal value (min 10 - max 100)
d	Participating commission (in case the customer does not win in the auction)	1,000	10
e	Commission for Withdrawal of participation request	500	5
f	Commission for issuing of Winner Certificate Duplicate	1,000	10

*will be applied every 6 months on the coupon payment date

XX.	Swift services		
20.1	Mt 101 service		
a	Implementation fee (one time fee)		EUR 150

*These Terms and Conditions will become effective on December 6th, 2021

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