

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 Clients/non Bank Clients *	0.1% (min 150, max 3,000 ALL)	0.1% (min 1.5, max 250)
b	Cash deposit in the company's account, from the company, over FCY 50,000	0	0.03% (max 200)
c	Cash deposit in coins (per cartridge)	100 ALL/cartridge	n/a
d	Cash Withdraws with notification (for amounts over 1,500,000 ALL / 15,000 EUR)	0.025% (min 1,000 - max 5,000)	0.025% (min 10 - max 50)
e	Cash withdrawals without notification (for amounts over 1,500,000 ALL / 15,000 EUR)	0.15 % (max 30,000)	0.15 % (max 300)
Note	<p>Each cartridge contains 100 coins;</p> <p>The commission for withdrawals without notice is applied on the entire amount withdrawn</p> <p>It is not allowed to divide the amount into several tranches within the same working day</p> <p>No commission will be applied for cash withdrawals of disbursed loan funds at any time</p> <p>If the total amount of cash withdrawals/depositing in different transactions and/or different branches is above the threshold, the bank reserves the right to apply the published commission</p>		
1.4	Limits for ATM deposit transactions *		
a	Daily Limit	5'000 Euro (Equivalent ALL)	
b	Weekly Limit	10'000 Euro (Equivalent ALL)	
c	Monthly Limit	20'000 Euro (Equivalent ALL)	
Note *	* Valid for cards: Debit Mastercard, Mastercard Gold, Visa Gold, Visa Credit ALL & Euro.		
1.5	Monthly maintenance fee	500	5
1.6	Minimum balance in the account	7,000	70
1.7	Account statement	300	3
1.8	Automatic payment order per transaction	150	1.5
1.9	Banknote exchange for OTP Clients	0.5% (min 500)	0.5% (min 5)
Note	<p>*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.</p> <p>Cash deposit for loan installments, no commission will be applied.</p> <p>The company itself is called the shareholder, administrator, employee of the company presented with authorization</p>		

II.	SAVINGS AND TERM DEPOSIT	ALL	FCY
2.1	Minimum for opening		
a	Term Deposit	50,000	500
b	Elastic Deposits	30,000	300
c	Elastic Deposits closure	1,500	15
2.2	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		

III	PAPER PAYMENTS	ALL	FCY
3.1	OUTGOING TRANSFER		
a	National Transfers Within OTP	20	0.2
a-1	In the other banks	500 ALL (for payments up to 1,499,999) 1,500 ALL (for payments over 1,500,000)	NE EUR 0.2% (min 6 max 50) OTHER FCY (USD, GBP, CAD, CHF) 0.25 % (min 15 - max 200)
a-2	Payments within the Value Date	2500	EUR 30 Other FCY (USD, GBP, CAD, CHF) 0.03% (min 50 - max 200)
a-3	SWIFT commission	N/A	EUR 0 Other FCY (USD, GBP, CAD, CHF) 10
b	International		
b-1	Transfer Commission	N/A	0.25 % (min 15 - max 200)
c	Common Commissions		
c-1	Payments within the Value Date	N/A	0.03% (min 50 - 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	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 In case of Urgent payments the commission is for the Debit interest of the Current Account for non authorized Overdraft currency.		
3.2	INCOMING TRANSFER		
a	National Transfer		
a-1	OTP Clients	0	EUR 0 OTHER FCY (USD, GBP, CAD, CHF) 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

IV.	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	EUR 0.1% (min 3 max 25) OTHER FCY(USD, GBP, CAD, CHF) 0.15 %
b-2	Transfers 20,001 - 1,499,999 ALL	250	
b-3	Transfers over 1'500'000 ALL	750	
b-4	Payments within the Value Date	2,500	EUR 30 Other FCY (USD, GBP, CAD, CHF) 0.03% (min 50 - max 200)
b-5	Swift commission	N/A	EUR 0 Other FCY (USD, GBP, CAD, CHF) 7
c	international	N/A	0.15 % (min 10 - max 130)
c-1	Payments within the Value Date	N/A	EUR 30 Other FCY (USD, GBP, CAD, CHF) 0.03% (min 50 - max 200)

c-2	Swift commission	N/A	7
-----	------------------	-----	---

V	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		

VI	LETTER OF CREDIT	ALL	FCY
6.1	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
6.2	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-I 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
-------------	---

VII	BANK GUARANTEE	ALL	FCY
a	Under full cash coverage in ALL*		
a-1	Standard text	3,000	30 EUR
a-2	Non-Standard text	6,000	60 EUR
a-3	Amendment	2,000	70 EUR
a-4	Payment for claims	0.40% (min 2,000 - max 20,000)	0.25% (min 50 - max 500 EUR)
a-5	BG Line fee*	0.2% (min ALL 7,000)	0.2% (min EUR 70)
a-6	SWIFT	n/a	10 EUR
b	Under guarantee Line		
b-1	Standard text		30 EUR
b-2	Non-Standard text		60 EUR
b-3	Amendment		70 EUR
b-4	Payment for claims		0.25%
b-5	SWIFT		10 EUR
c	Guarantee from other bank		
c-1	Advising without committemen		150 EUR
c-2	Amendment		10 EUR
c-3	Payment for claimst		0.25% (min 50 - max 500 EUR)
c-4	SWIFT	n/a	10 EUR
d	Under counter guarantee from other bank		
d-1	Issuing Fee		0.10 % p.q (min. 150 EUR)
d-2	Commitment Fee		0.40% p.q (m. 100 EUR)
d-3	Amendment		50 EUR
d-4	Payment for claims		0.25% (min 50 - max 500 EUR)
d-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		

VIII	DOCUMENTARY COLLECTION	ALL	FCY
8.1	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
8.2	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.		

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

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

XI	FEES & COMMISSIONS LOANS	ALL	FCY
11	Administration Fees		
a	Overdrafts (Cash Collateral)	1%	1%
b	Fixed Assets (Cash Collateral)	1%	1%
c	Mortgate	1%	1%
d	Other	1%	1%
e	Leasing	1.25%	1.25%
11	Penalties for overdue Loans	Loan interest + 20%	
11	Early payment of loan fee	3%	
11	Commission in case of change of collateral	50,000	500
12	Renewal of Credit Line -Administration fee	0.50%	
12	Commitment fees	1.50%	1.20%

XII	CARDS COMMISSIONS	ALL	FCY
------------	--------------------------	------------	------------

12 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	-
12 Common Commissions other then abovea			
a	National Cash advance (outside OTP)	2%	-
b	International Cash Advance	3%	-
c	Cash withdraw OTP ATM-s	0	-
d	National Cash withdraw Other ATM-s	3%	-
e	International Cash withdraw ATM	3.0%	-
f	Balance inquiry through OTP ATM	N/A	
g	National POS purchase	0.00%	
h	Interational 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	-
12 CardLimits			
a	ATM Daily (Domestic + International)	250,000	
b	POS Daily (Domestic + International) + E Commerce	650,000	
c	Contactless Limit	4500 ALL	

XIII	PACKAGES	ALL	FCY
13	EVOLUTION SMS / NET	710 ALL / Month	
13	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.</p> <p>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).</p> <p>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>		

XIV	DIFFERENTS COMMISSIONS	ALL	FCY
14.1	Bank confirmation for non loan	1,000	10
14.2	Recommendation letter	1,500	15
14.3	Notification for lost/stolen cheque	500	5
14.4	Confirmation Current account (for audit issues)	2,000	20

14.5	*Reconciliation of monthly payments for Financial Institution	65,000	500
*Note	Applied for every 200 reconciled payments.		

XV	CHEQUES	ALL	FCY
15	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
15	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)
15	Personal Cheques		
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		
15	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		
16	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	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		
16	Investment in T-Bonds		
a	Brokerage Commission	0.15% nominal value (min 1,000 - max 6,000)	0.15% nominal value (min 10 - max 60)
b	*Custody Commission	0.2% of nominal value (min 2,000 - max 25,000) annually	0.2% nominal value (min 20 - max 200) annually
c	Commission for selling the security to another second level bank	0.5% nominal value (min 1,000 - max 10,000)	0.5% 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
Note	*will be applied every 6 months on the coupon payment date		
XVI	BROKERAGE & CUSTODY SERVICE	ALL	FCY
16	Brokerage Service/ Fees for Brokerage Service		
16	Participation in auctions for the issuance of Government securities		
a	Account opening/blocking	0	0
b	Mediation for a winning bid	1,500	15
c	Mediation for non-profit offer	1,500	15
d	Order cancel	500 receipt of orders until 15.00 on t-1 on the auction date	5 receipt of orders until 15.00 on t-1 of the auction date
16	Market execution orders 9 Receive/Transmit/Execute)		
a	Domestic market securities (FIX Income + Tbills)	0.1% of face value (min 1,500)	0.1% of face value (min 15)
b	For Fix Income securities in international markets		0.2% of face value (min 20)
c	For shares in International markets		0.3%* price (min 20)

Note	Mediation activity contains mainly one sided fees		
16	Custodian Service		
a	Account Opening	0	0
b	Account closure	0	0
c	Maintenance fee (expressed in annual terms)	0.1% of nom value (min 1,000-max 7,000)	0.1% of nom values (min 1,000-max 7,000)
d	Locking/unlocking the tittle for/left as collateral	500	15
e	Settlement of transactions	500	15
f	Cancellation of the transaction/ Settlement	500	15
g	Repayment of coupon/dividend	0	0
h	Repayment of nominal value of maturity	0	0
Note	Guardianship service fees in annual terms and will be applied every 6 months		

XVII	Swift services**	ALL	FCY
17	Mt 101 service		
a	Implementation fee (one time fee)	EUR 150	

XVIII	ONLINE BANKING	ALL	FCY
18	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
18	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
18	Fee per transaction	-	-
18	Smart Card	9,000	90
19	New Smart Card in case of lost/stolen (Only for SME Clients)	7,000	70
19	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		

XIX	OTP / SMS	ALL	FCY
19	Initial fee	0	0
19	Monthly fee	300	3
19	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
------	--

***These Terms and Conditions will become effective on March 1st, 2022**

Banka OTP Albania Sh. a. • Twin Towers • Bul. "Dëshmorët e Kombit" Kulla 1, Kati 9 • Tirana, Albania

Tel. +355 4 2 280 442/3 • Mob. +355 68(69) 40 12 121 • Fax. +355 4 2 280 441 • www.otpbank.al