

INDIVIDUAL TERMS & CONDITIONS

| I. | CURRENT ACCOUNT | ALL | FCY |
|--|---|-------|-----|
| 1.1 | Opening a current account | 0 | 0 |
| 1.2 | Minimum account balance | 1,000 | 10 |
| 1.3 | Monthly account maintenance commission | 150 | 1.5 |
| 1.4 | Account withdrawal * | | |
| a | Printed in the branch | 200 | 2 |
| Note * for prints longer than 10 pages an additional commission of 100ALL or 1 FCY is paid | | | |
| b | Automatically sent by email to the client's address | 0 | 0 |
| 1.5 | Closing the current account | 700 | 7 |

| II. | ACTIONS WITH ACCOUNTS | ALL | FCY |
|-------|--|--------------------------------|----------------|
| 2.1 | Cash deposit in ATMs | | |
| 2.1 a | For branches with ATM Cash - In | | |
| a-1 | Values up to 500,000 LEK / 5,000 Euro | 0 | 0 |
| 2.2 | Limits for ATM CASH IN transactions * | | |
| a | Daily limit | 5'000 Euro (Leke ekuivalent) | |
| b | Weekly limit | 7'500 Euro (Leke ekuivalent) | |
| c | Monthly limit | 10'000 Euro (Leke ekuivalent) | |
| Note | * Valid for cards: Debit Mastercard, Mastercard Gold, Visa Gold, Visa Credit ALL & Euro. | | |
| 2.2 | Cash deposit in personal account | | |
| 2.2 a | For branches with ATM Cash-In * | | |
| a-1 | Values up to 500,000 LEK / 5,000 Euro | 0.05% (min 100) | 0.05% (min 1) |
| a-2 | Values over 500,000 - 1,500,000 LEK / 5,000 - 10,000 Euro / up to 10,000 FCY | 0 | 0 |
| a-3 | Over 1,500,000 LEK / 10,000 FCY (valute date +1) | 0 | 0 |
| a-4 | Over 1,500,000 LEK / 10,000 FCY (valute date 0) | 0 | 0.05% (max 30) |
| 2.2 b | For branches without ATM cash In - in branches | | |
| b-1 | Up to 1,500,000 LEK / 10,000 FCY | 0 | 0 |
| b-2 | Over 1,500,000 LEK / 10,000 FCY (valute date +1) | 0 | 0 |
| b-3 | Over 1,500,000 LEK / 10,000 FCY (valutedate 0) | 0 | 0.05% (max 30) |
| 2.3 | Cash deposit for third parties ** (CLIENT / NO CLIENT) | | |

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|------|--|-----------------------------|-------------------------|
| a | valute date + 1 (any amount) | 0.1% (min 150- max 3,000) | 0.1 % (min 1.5- max 30) |
| b | valute date 0** (any amount) | 0.15% (min 200- max 5,000) | 0.15 % (min 2- max 50) |
| Note | <p>* For all branches in Tirana and branches with ATM Cash In in the districts. ** For cash deposits within the day (valutedate 0) no commission will be applied if the payment is made by the client or a third party in order to: opening accounts / deposits with term, saving account; loan installment payment or other loan payments; pay.ment for Overdraft; credit card repayment; costs or other commissions required by the bank</p> | | |
| 2.4 | Cash withdrawal from the account | | |
| a | Cash withdrawal for amounts up to 70,000 LEK | 50 | N/A |
| b | 70,000 - 1,500,000 LEK / up to 10,000 FCY | 0 | 0 |
| c | Over 1,500,000 LEK / 10,000 FCY (by notice) | 50 | 0.5 |
| d | Over 1,500,000 LEK / 10,000 FCY (valute date 0 - without notice) | 0.025% (min 400- max 2000) | 0.025% (min 3 - max 20) |
| Note | <p>-The commission for withdrawals without notice is applied on the entire amount withdrawn. - No commission will be applied for cash withdrawals of disbursed loan funds at any time. It is not allowed to divide the amount withdrawn into several other amounts within the same business day.</p> | | |
| 2.5 | Banknote exchange for OTP clients | 0.5% (min 500) | 0.5% (min 5) |

| III. | PACKAGES | ALL | FCY |
|------|--|-----|-----|
| 3.1 | SMART package | | |
| a | The package contains: Current account; debit card (according to options a-c); sms banking service; online banking service | | |
| b | Maintenance (monthly) Package equipped with MasterCard Debit Card | 150 | |
| c | Maintenance (monthly) Package equipped with MasterCard Gold Card ** | 390 | |
| d | Maintenance (monthly) Package equipped with VISA Gold Card ** | | 3.9 |
| 3.2 | SALARY package | | |
| a | The package contains: current account; Elastic deposits (in LEK / EUR); debit card (according to options a-c); sms banking service; online banking service | | |
| b | Maintenace (monthly) Package equipped with Debit MasterCard | 100 | |

| | | | |
|-------------|---|--|------------|
| c | Maintenance (monthly) Package equipped with MasterCard Gold Card ** | 200 | |
| d | Maintenance (monthly) Package equipped with VISA Gold Card ** | | 1.5 |
| 3.3 | Credit Package | | |
| a | The package contains: current account; sms banking service; online banking service | | |
| b | Package maintenance (monthly) | 80 | 0.8 |
| 3.4 | Student Package | | |
| a | The package contains: current account in lek; current account in Euro; debit card; Elastic deposits; sms banking service; online banking service | | |
| b | Maintenance (monthly) Package equipped with MasterCard Debit Card | 80 | N/A |
| c | Cash deposit from third parties to the student's account | 0 | 0 |
| d | Actions in Ecommerce | 0 | 0 |
| 3.5 | Pension package ISSH agreement | | |
| | The package contains: current account in lek, debit card, Elastic deposit and optional online | | |
| a | Maintenance (monthly) Package equipped with MasterCard Debit Card | 0 | N/A |
| 3.6 | Pension Package | | |
| a | Package contains: current account in lek / debit card / Elastic deposit | | |
| b | Maintenance (monthly) Package equipped with MasterCard Debit Card | 80 | N/A |
| 3.7 | Package closure commission | Current account maintenance commission | |
| Note | * Existing packages will continue to hold the same prices: Click Package - 190 Lekë / Month, Compass Package - 340 Lekë / Month, Exclusive Package - 590 Lekë / Month, Connect Package - 345 Lekë / Month, Agro Package - 120 Lekë / Month , Premier Basic Packages / GOLD - 1/5 Euro / Month. ** MC Gold / VISA Gold - membership commission 300lek / 3 Euro commission for each sms sent 7lek / 0.05 Euro | | |

| IV. | SAVINGS ACCOUNTS | ALL | FCY |
|-------------|---|------------|------------|
| 4.1 | Minimum limit for opening deposits | 5,000 | 50 |
| 4.4 | Minimum account balance | 1,000 | 10 |
| 4.3 | Annual account maintenance commission | 200 | 2 |
| 4.4 | Account withdrawal * | | |
| a | Printed in the branch | 200 | 2 |
| Note | * for prints longer than 10 pages an additional commission of 100ALL or 1 EUR / USD is paid | | |
| b | Automatically sent by e-mail to the client's address | 0 | 0 |

| V | DEBIT CARD COMMISSIONS | ALL | FCY |
|----------|-------------------------------|------------|------------|
| 5.1 | Debit MasterCard | | |

| | | | |
|------------|---|-------------------|------|
| a | Membership fee or per authorized person | 0 | - |
| b | Monthly fee | 50 | - |
| c | Monthly fee per authorized person | 25 | - |
| d | Reprint of the card and PIN at the request of the client | 500 | - |
| e | Card cancellation | 0 | - |
| g | Card limits | | |
| h | Daily ATMs (Domestic and foreign) | 70000 | |
| i | Daily POS (Domestic and foreign) + Ecommerce | 235 000 | |
| j | Contactless Limit | 4500 | |
| 5.2 | MasterCard Gold | | |
| a | Membership fee for account holder or authorized person | 500 | - |
| c | Monthly fee | 300 | - |
| d | Monthly fee per authorized person | 150 | - |
| e | Reprint of the card and PIN at the request of the client | 700 | - |
| f | Card cancellation | 0 | - |
| h | Card limits | | |
| h-1 | Daily ATMs (Domestic and foreign) | 100 000 | |
| h-2 | Daily POS (Domestic and foreign) + Ecommerce | 500 000 | |
| h-3 | Contactless Limit | 4500 | |
| 5.3 | Visa Gold Card | | |
| a | Membership fee for account holder or authorized person | - | 4 |
| b | Monthly fee | - | 3 |
| c | Monthly fee per authorized person | - | 1.5 |
| d | Reprint of the card and PIN at the request of the client | - | 4 |
| f | Card limits | | |
| f-1 | Daily ATMs (Domestic and foreign) | | 500 |
| f-2 | Daily POS (Domestic and foreign) + Ecommerce | | 3500 |
| f-3 | Contactless Limit | 4500 ALL | |
| 5.4 | Joint Commissions for Debit MasterCard (Leke), MasterCard Gold (Leke) and Visa GOLD (euro) | | |
| a | Cash withdrawal at OTP bank ATMs | 0% | 0% |
| c | Cash withdrawal at ATMs of other banks within the country | 2.50% min 400 ALL | 0% |

| | | | |
|---|---|-------------------|-----------------|
| d | Cash withdrawal at ATMs of other banks Abroad | 2.50% min 400 ALL | 2.50% min 3 EUR |
| e | Point of Sale (POS) Domestic | 0.00% | 0.00% |
| f | Point-of-Sale (POS) Shopping Abroad / Online Shopping | 2.50% | 2.50% |
| g | Account statement (in other banks ATMs) | 50 | 0.5 |
| h | -PIN change in ATMs of OTP bank and other banks; | 0 | 0 |
| i | Cash advance within the country (not at OTP bank counters) | 2% | 2% |
| j | Cash Advance abroad | 3% | 3% |

| VI | CREDIT CARDS COMMISSIONS | ALL | FCY |
|------|--|----------------------|-----------------|
| 6.1 | Visa Credit Card | | |
| a | Issuance of the Card | 0 | 0 |
| b | Annual Commission * | 0 for the first year | |
| b-1 | * OTP payroll clients | 1,500 | 10 |
| b-2 | * Non-OTP payroll clients; The self-employed; Customer with Deposit Guarantee | 2,500 | 20 |
| c | Reprint of the card and PIN at the request of the client | 700 | 5 |
| d | Cash withdrawal at OTP ATMs, ATMs inside and outside the country | 2.50% min 400 LEKË | 2.50% min 3 EUR |
| f | Purchases at POS Inside and Abroad | 0 | 0 |
| g | Online shopping | 0 | 0 |
| h | Mandatory minimum amount | 5% | 5% |
| i | Card Limits | | |
| j | Daily ATM (Domestic & International) | 30% | |
| k | Daily POS (Domestic & International) + Ecommerce | 100% | |
| l | Contactless Limit | 4500 ALL | |
| Note | * Annual commission for other years; | | |

| VII | Charge back | ALL | FCY |
|-----|---|--------|-----|
| 7.1 | for each type of card | 0 | |
| 7.2 | (fixed commission - applicable only once) - only if it is confirmed that the client has not completed the transaction according to security rules; | 20 EUR | |

| VIII | ONLINE BANKING | ALL | FCY |
|------|---|-----|-----|
| 8.1 | Membership fee | 200 | 2 |
| 8.2 | Monthly fee | 150 | 1.5 |
| 8.3 | Commission for devices with a one-time password | 0 | 0 |

| IX | OTP / SMS | ALL | FCY |
|------|--|------------------|------|
| 9.1 | Membership fee | 0 | 0 |
| 9.2 | Monthly fee | 150 | 1.5 |
| 9.3 | Commission for sent sms | 7 (VAT included) | 0.05 |
| Note | The customer's account will be debited with the respective commission for the SMS received on the 15th of the following month. Debit of the account will be made in total for all SMS that the bank has sent for the account of the SMS Banking service | | |

| X | CREDIT COMMISSIONS | ALL | FCY |
|------|---|-------|-------|
| 10.1 | Disbursement commissions * | | |
| a | Overdraft | 0% | 0% |
| b | CONSUMER LOANS (NO COLLATERAL) | | |
| a-1 | Payroll at OBA (UNIK / EXPRESS) | 2.0% | N/A |
| a-2 | Payroll in other banks (UNIQUE / EXPRESS) | 2.5% | N/A |
| a-3 | Payroll in other income (EXPRESS) | 2.5% | N/A |
| Note | For repeat customers, for the refinancing of Expres + Unique loans, 50% discount will be applied in the disbursement commission | | |
| 10.2 | CONSUMER LOANS (WITH COLLATERAL) | | |
| a | Universal Credit | 1.5% | 1.5% |
| 10.3 | Mortgage Loans | | |
| a | Home loan, reconstruction, real estate | 1.0% | 1.0% |
| 10.4 | Credit Agro Mini | | |
| a | 0-1] years / [1-2] years / [2-3] years | 2.50% | N/A |
| b | [3-5] years / [5-7] years | 2.00% | N/A |
| 10.5 | Credit Agro progress | 1.50% | 1.50% |
| 10.6 | Leasing for cars | 1.50% | 1.50% |
| 10.7 | Loan covered by Cash Collateral | 0.5% | 0.5% |
| Note | The minimum amount of commission for loans is 5,000 LEKE, 50 EUR, 50 USD. | | |
| 10.8 | Commission applicable to all loans ** | | |
| a | Commission for early repayment, Overdraft | 0% | |
| b | Early Repayment Commission, Express Loan,, Agro Mini, Cash Collateral | | |
| b-1 | variable interest | 0% | |
| b-2 | Fixed interest | | |
| b-3 | If the period between early repayment and loan maturity is over 1 year | 1% | |

| | | | |
|------------|---|--------------|--|
| b-4 | If the period between early repayment and loan maturity is <1 year | 0.50% | |
| c | Early repayment commission, Mortgage Loan (for home, reconstruction, real estate, Universal, green, Agro Progress) | | |
| c-1 | If the period between early repayment and loan maturity is over 1 year | 2.00% | |
| c-2 | If the period between early repayment and loan maturity is <1 year | 1.00% | |
| c-3 | Commission for changes in the loan contract/mortgage | 5,000 | |

| XI | TRANSFERS TO OTP BANK BRANCHES | ALL | FCY |
|-----------|---|--|--|
| 11.1 | Automatic payment order for the transaction | 0 | 0 |
| 11.2 | Departure transfer | | |
| 11.2.1 | National Transfer | | |
| a-1 | Inside the OTP bank | 50 | 0.5 |
| a-2 | Between personal accounts | 0 | 0 |
| a-3 | For other banks | 500 LEKË (për pagesa deri në 1,499,999) 1,500 LEKË (për pagesa mbi 1,500,000) | EUR 0.2 % (min 6 - max 50) Monedha të tjera (USD,GBP,CAD,CHF) 0.25% (min15 - max 200) (+2DV) |
| a-4 | Payment within the currency date | 0.05% (min 5000- max20,000) | 0.05% (min 50-max 200) |
| a-5 | Swift | N/A | EUR 0 Monedha të tjera (USD, GBP, CAD, CHF) 10 |
| 11.4 | International Transfers | N/A | 0.25 % (min 25 - max 200) |
| a | Swift | N/A | 10 |
| 11.5 | Incoming Transfers | | |
| 11.6 | National Transfer | | |
| a-1 | For bank customers | 0 | EUR 0 Monedha të tjera (USD, GBP,CAD,CHF) 0.10% (min 6 - max 50) |
| a-2 | Return commission transfers | 2000 | 15 |

| | | | |
|------|---|-----|-------------------------|
| a-3 | Commission of inquiry for inaccurate payments | 500 | 5 |
| 11.7 | International Transfers | | |
| a-1 | For bank customers | 0 | 0.10 % (min 6 - max 50) |
| a-2 | Return commission transfers | N/A | 15 |
| a-3 | Commission of inquiry for inaccurate payments | 500 | 5 |

| XII | Transfers via Online Banking | ALL | FCY |
|------|---|-----------|---|
| 12.1 | Outgoing transfer within OTP bank | 0 | 0 |
| 12.2 | Outgoing National Transfer with other banks | | |
| a-1 | Transfer 0 - 20,000 LEKË | 0 | EUR 0.1% (min 3 max 25) Other FCY (USD, GBP, CAD, CHF) 0.15 % |
| a-2 | Transfer 20,001 - 1,499,999 LEKË | 250 | |
| a-3 | Transfer over 1,500,000 ALL | 750 | |
| 12.3 | National & International transfers in foreign currency departures | N/A | 0.10 % (min 5 - max 100) |
| 12.4 | Swift for National Transfers | N/A | EUR 0 Monedha të tjera (USD, GBP, CAD, CHF) 10 |
| 12.5 | Swift for International Transfers | N/A | 10 |
| 12.6 | Transfer Limit | 100,000 | |
| 12.7 | Daily Limits | 200,000 | |
| 12.8 | Monthly Limit | 1,200,000 | |

| XIII | Other commissions (for branch transfers and Online Banking) | ALL | FCY |
|------|---|-------------------------------|--------------------------|
| a | Payment before the currency date | 0.05 % (min 100 - max 20,000) | 0.05 % (min 1 - max 200) |
| b | Transfer commission, for lack of IBAN | N/A | 10 |
| c | Modification / Cancellation Transfers | 1000 | 20 |
| d | Transfer investigation | N/A | 25 |

| | | | |
|------|---|-----|------------------------|
| e | Transit transits | N/A | 0.1% (min 10 - max 50) |
| f | Commission for printed copies of SWIFT_i (at the request of the client) | 100 | 1 |
| Note | When the commissions are ("OUR"), the expenses of the correspondent bank / ies are added. The commissions of other banks that have to be paid by the client are not included. In the case of Urgent Transfers the commission is for the Current Account Debtor interest for unauthorized Overdraft. | | |

| XIV | CHECKS | ALL | FCY |
|------|---|-------------------------------|--------------------------|
| 14.1 | OTP checks | | |
| a | Issuance of bank checks | 0.15% (min 1,000 - max 3,000) | 0.15% (min 10 - max 30) |
| b | Equipping the client with a personal checkbook | 1,000 | 10 |
| 14.2 | OTP Bank Checks, OTP Personal Checks | | |
| a | Payments at our counters | | |
| a.1 | In the account | 0 | 0 |
| a.2 | Cash | 0.1% (min 300 - max 1,500) | 0.1% (min 3 - max 15) |
| b | Payment of OTP Bank bank checks from the counters of other banks | 0.15% (min 500 - max 5,000) | 0.15% (min 5 - max 50) |
| Note | The commission is deducted from the check amount | | |
| 14.3 | Checks of domestic banks | | |
| a | Payment of bank checks * | 0.15% (min 500 - max 5,000) | 0.15% (min 5 - max 50) |
| b | Payment of personal checks ** | 0.15% (min 500 - max 5,000) | 0.15% (min 5 - max 50) |
| Note | Currency date for bank check is +2 (*) and for personal check is +4 (**) For foreign currency checks, the currency date is determined by the issuing bank | | |
| 16.4 | Traveler's checks | | |
| a | Immediate payment by checkout | N/A | 1% (min 5*) |
| b | For collection | N/A | 0.5% (min 20 - max 100) |
| Note | * The commission is for check | | |
| 14.5 | Others | | |
| a | Foreign checks for collection | N/A | 0.15% (min 20 - max 100) |
| b | Return of unpaid checks | 1,000 | 10 |
| Note | (1) For foreign currency checks, the currency date shall be determined by the issuing bank. (2) The commissions of correspondent banks and postal expenses are not included. | | |
| XV | BROKERAGE AND CUSTODY SERVICE | ALL | FCY |

| | | | |
|------|---|--|--|
| 15.1 | Brokerage service / Fees for brokerage service | no commision | |
| 15.2 | Treasury Bonds | | |
| a | Account opening / locking | 0 | 0 |
| b | Mediation - for winning bid | 1500 | 15 |
| c | Mediation - for non-winning bid | 1500 | 15 |
| d | Cancel the order | 500 receipt of orders until 15.00 on t-1 of the auction date | 5 receipt of orders until 15.00 on t-1 of the auction date |
| 15.3 | Execution order in markets | | |
| a | Domestic securities (FIX Income + Tbills) | 0.1% of nom value min 1500 | 0.1% of nom value min 15 |
| b | For Fix Income securities in international markets | | 0.2% of nom value min 20 |
| c | For shares in international markets | | 0.3% * price min 20 |
| Note | * Mediation activity contains mainly one-sided fees. | | |
| 15.4 | Custody Service | | |
| a | Account Opening | 0 | 0 |
| b | Account Closing | 0 | 0 |
| c | Maintenance Fee (expressed in annual terms) | 0.1% of nom value (min 1,000 - max 7,000) | 0.15% of nom value min 15 FCY |
| d | Locking / unlocking the title to / leave 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 at maturity | 0 | 0 |
| Note | Guardianship service fees are in annual terms and will be applied every 6 months. | | |

| XVI | OTHER COMMISSIONS | ALL | FCY |
|------|---|------|-----|
| 16.1 | Issuance of bank certificate | 1000 | 10 |
| 16.2 | Letter of recommendation to third parties | 1500 | 15 |
| 16.3 | Loss / theft notification check | 1000 | 10 |
| 16.4 | Current account confirmation (for audit purposes) | 2000 | 20 |

* Working conditions and banking commissions take effect on March 1st, 2022