

SME TERMS AND CONDITIONS

I.	CURRENT ACCOUNT	ALL	FCY
1.1	Opening	0	0
1.2	Closing	1,500	15
1.3	Cash deposits and withdrawals		
a	Cash deposit from Clients/non Bank Clients *	0.1% (min 150; max 300)	0.1% (min 1.5; max 3)
b	Cash deposit in the company's account over FCY 50,000	0	0.03% (max 200)
c	Cash deposit in coins (per cartridge)	100 ALL/cartridge	n/a
d	Cash Withdrawals 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Each cartridge contains 100 coins; The commission for withdrawals without notice is applied on the entire amount withdrawn It is not allowed to divide the amount into several tranches within the same working day No commission will be applied for cash withdrawals of disbursed loan funds at any time 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	400	4
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 Cash deposit for loan installments, no commission will be applied. Cash deposits in corporate accounts from employees of these companies, no commission will</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	200	2
2.3	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		

III	PAPER PAYMENTS	ALL	FCY
3.1	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)	EUR 0.2% (min 6 max 50) OTHER FCY (USD, GBP, CAD, CHF) 0.25 % (min 15 - max 200) (+2 VD)
a-3	Payments within the Value Date	2500	EUR 30 Other FCY (USD, GBP, CAD, CHF) 0.03% (min 50 - max 200)
a-4	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	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	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		
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	1,000	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,
b-2	Transfers up to 20,001- 1'499'999 ALL	250	
b-3	Transfers over 1'500'000 ALL	1,500	
b-4	Payments within the Value Date	N/A	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	SWIFT commission	N/A	7

V	PAYMENTS THROUGH E - MTO	ALL	FCY
a	National within OTP	0	0
b	National in other banks		
b-1	Transfers 0 - 1'499'999 ALL	500	0.25 % (min 15 - max 200)
b-2	Transfers 20,001 - 1,499,999	500	0.25 % (min 15 - max 200)
b-3	Transfers over 1'500'000 ALL	1500	0.25 % (min 15 - max 200)
c	International	N/A	0.25 % (min 15 - max 200)

VI	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		

VII	AUTOMATIC MAIL SERVICE	ALL	FCY
7.1	Daily account statement (monthly applicable)	300	3

7.2	Monthly account statement (monthly applicable)	300	3
7.3	SWIFT message delivery (yearly fee)	N/A	10 EUR

VIII	FEES & COMMISSIONS LOANS	ALL	FCY
8.1	Administration Fees		
a	Overdrafts (Cash Collateral)	0.50%	0.50%
b	Overdrafts (Mortgage)	1.50%	1.25%
c	Ovedrafts (Other)	1.50%	1.25%
d	Fixed assets (Cash Collateral)	0.50%	0.50%
e	Fixed Assets (Mortgage)	1.25%	1.25%
f	Fixed Assets (Other)	1.25%	1.25%
g	Transport and Equipment Leasing	1.50%	1.50%
8.2	Penalties for overdue Loans	IR + 20%	
8.3	Early payment of loan fee	3.00%	
8.4	Commission in case of change of collateral	10,000	100
8.5	Renewal of Credit Line - Administration fee	0.50%	

IX.	CARDS COMMISSIONS	ALL	FCY
9.1	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	-
g	Balance inquiry for OTP ATM		
9.2	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	-
9.3	Card Limits		
a	ATM Daily (Domestic + International)	250,000	

b	POS Daily (Domestic + International) + E Commerce	650,000	
c	Contactless Limit	4 500 ALL	

X	PACKAGES	ALL	FCY
10.1	EVOLUTION SMS / NET	710 ALL / Month	-
Note	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		

XI	DIFFERENTS COMMISSIONS	ALL	FCY
11.1	Bank confirmation for non loan	1,000	10
11.2	Recommendation letter	1,500	15
11.3	Notification for lost/stolen cheque	500	5
11.4	Confirmation Current account (for audit issues)	2,000	20

XII	CHEQUES	ALL	FCY
12.1	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
12.2	Payments of 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)
12.3	Payments of 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		
12.4	Cheques of local banks		

a	Payment of bank Cheques *	0.15% (min 1,000 - max 10,000)	0.15% (min 5 - max 50)
b	Payment of Personal Cheques **	0.2% (min 1,000 -	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		
12.5	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		
12.6	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		
XIII.	BROKERAGE & CUSTODY SERVICE	ALL	FCY
13.1	Brokerage Service / Fees for Brokerage Service		
13.2	Participation in auctions for the issuance of Government securities		
a	Account opening / blocking	0	0
b	Mediation - for a winning bid	1500	15
c	Mediation - for non-profit offer	1500	15
d	Order cancel	500 receipt of orders until	5 receipt of orders until 15.00 on t-1 of
13.3	Market execution orders (Receive / Transmit / Execute)		
a	Domestic market securities (FIX Income + Tbills)	0.1% of face value min 1500	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.		
13.4	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 value (min 1,000 - max 7,000) "
d	Locking / unlocking the title 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 at maturity	0	0
Note	Guardianship service fees are in annual terms and will be applied every 6 months.		

XIV	ONLINE BANKING	ALL	FCY
14.1	Initial fee	1000	10
14.2	Initial fee	700	7
14.3	Commission for MOTP (Mobile One Time Password)	0	0
14.4	Smart Card	9000	90
14.5	New Smart Card in case of lost/stolen	7000	70

XV.	OTP / SMS	ALL	FCY
15.1	Initial fee	0	0
15.2	Monthly fee	300	3
15.3	Per message sent	10	0.07
Note	The Client will be debited with the respective commission for the SMS received on 15th of the coming month. For Trade Finance Products (Bank Guarantees, Letters of Credits and Documents for Collection), please refer to the terms and conditions for Business Clients.		

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

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