

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Each cartridge contains 100 coins; The commission for withdrawals without notice is applied on the entire amount withdrawn It is not allowed to divide the amount into several tranches within the same working day No commission will be applied for cash withdrawals of disbursed loan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	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. Cash deposit for loan installments, no commission will be applied. 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
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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
b-4	- Secured with cash in current account		0.2%(min All 7,000 or Eur 70)
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 the cash is in the current account, then no administration commission is applied.		

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	Postal services are not included in the commissions. Swift Commission is applicable in release, amendment and payment.		

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	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 commitemen		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	1. Bank Guarantee Commissions are applied to all bank guarantees, including counter guarantees issued by Bank OTP Albania as well as Stand By Letter of Credit. 2. The risk commission and the guarantee line are collected at the beginning of each quarter. 3. Postal and correspondent bank expenses are not included in the commissions. 4. The Swift commission is applied to every release, amendment and payment		

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	Cancellation		50 EUR
e	Delivery of document from Trade Finance (free of payment)		150 EUR
f	SWIFT		10 EUR
Note	1. Postal and correspondent bank expenses are not included. 2. The Swift commission is applied to notification and payment.		

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

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

XI	FEES & COMMISSIONS LOANS	ALL	FCY
11.1	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%
11.2	Penalties for overdue Loans	Loan interest + 20%	
11.3	Early payment of loan fee	3%	
11.4	Commission in case of change of collateral	50,000	500

11.5	Renewal of Credit Line -Administration fee	0.50%	
11.6	Commitment fees	1.50%	1.20%

XII	CARDS COMMISSIONS	ALL	FCY
12.1	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	-
12.2	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	-
12.3	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
13.1	EVOLUTION SMS / NET	710 ALL / Month	
13.2	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.</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
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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
15.1	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
15.2	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)
15.3	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		
15.4	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		
15.5	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		
15.6 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		
15.7 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 FOR CORPORATES	ALL	FCY
16.1 Brokerage Service/ Fees for Brokerage Service			
a	Account opening	0	0
b	Account closing	0	0
c	Blocking/unblocking of CASH in account	0	0
16.2 Participation in Government securities auctions Albania			
a	Mediation for a winning bid	1,500	15
b	Mediation for non-profit offer	1,500	15
c	Order cancel	0 cut off time is 15:00 in D-1 of Auction Date	0 cut off time is 15:00 in D-1 of Auction Date
16.3 Execution order in markets			
a	Government Securities in Albania	0.1% of face value (min 1,500)	0.1% of face value (min 15)

b	Fixed Income in international markets	n/a	0.25% of nom value min 25
c	For shaes in International markets	n/a	0.25% of Amount min 25
16.4 Shares and ETFs in US Market			
a	price per share <20 USD	n/a	0.05 per share min 25
b	Price per share >20 USD	n/a	0.25% of Amount min 25
c	Order Canceling (transmitted order)	0	0
d	Order Canceling (non transmitted order)	0	0
Note	Brokerage List of Markets (trading venues): Albania, Austria, France, Germany, Hungary, Finland, Netherland, Portugal, Spain, Switzerland, UK, USA		
Note	Brokerage of Currencies of securities executable by the Bank: ALL, EUR, USD, GBP, CHF		
16.4 Custodian Service			
a	Account Opening	0	0
b	Account closure	0	0
c	Custody fee for securities in Albania (Charged semianually)	0.1% of nom value (min 1,000 - max 7,000)	0.1% of nom value min 10, max.70
d	Custody fee for securities in International safekeeping places (Charged semianually)	n/a	Fixed Income: 0.2% of Nominal Value Shared & ETFs: 0.2% of Price Value
Note	The custody fee is calculated by considering days of the relevant period when the securities are credited on the securities account. The bank will regularly update the database of market prices of shares and ETFs which is the basis for the custody fee calculation		
16.5 Transaction			
a	Transaction fee in Albania (excl. Auctions intermediations)	500	5
b	Transaction fee in International safekeeping places	n/a	15 EUR
c	Cancelation of transaction	500	15 EUR
g	Repayment of coupon/dividend	0	0
h	Repayment of nominal value of maturity	0	0
Note	List o available Safekeeping offered: Albania, Austria, France, Germany, Hungary, Finland, Netherland, Portugal, Spain, Switzerland, UK, USA		
XVII BROKERAGE & CUSTODY SERVICE FOR FINANCIAL INSTITUTIONS/BANKS/PARTNERS			
		ALL	FCY
17.1 Brokerage Service/ Fees for Brokerage Service			
a	Account opening	0	0

b	Account closing	0	0
c	Blocking/unblocking of CASH in account	0	0
17.2	Participation in Government securities auctions Albania		
a	Mediation for a winning bid	2,000	20
b	Mediation for non-profit offer	2,000	20
c	Order cancel	0 cut off time is 15:00 in D-1 of Auction Date	0 cut off time is 15:00 in D-1 of Auction Date
17.3	Execution order in markets		
a	Government Securities in Albania	0.05% of face a value (min 2000)	0.05% of face value (min 20)
b	Fixed Income in international markets	n/a	0.15% of nom value min 75
c	For shaes in International markets	n/a	0.15% of Amount min 75
17.4	Shares and ETFs in US Market		
a	price per share <20 USD	n/a	0.03 per share min 75
b	Price per share >20 USD	n/a	0.15% of Amount min 75
c	Order Canceling (transmitted order)	0	0
d	Order Canceling (non transmitted order)	0	0
Note	Brokerage List of Markets (trading venues): Albania, Austria, France, Germany, Hungary, Finland, Netherland, Portugal, Spain, Switzerland, UK, USA		
Note	Brokerage of Currencies of securities executable by the Bank: ALL, EUR, USD, GBP, CHF		
17.5	Custodian Service		
a	Account Opening	0	0
b	Account closure	0	0
c	Custody fee for securities in Albania (Charged semianually)	0.1% of nom value (min 1,000 - max 10,000)	0.1% of nom value min 10, max.100
d	Custody fee for securities in International safekeeping places (Charged semianually)	n/a	Fixed Income: 0.15% of Nominal Value Shared & ETFs: 0.15% of Price Value
Note	The custody fee is calculated by considering days of the relevant period when the securities are credited on the securities account.		
17.6	Transaction		

a	Transaction fee in Albania (excl. Auctions intermediations)	500	5
b	Transaction fee in International safekeeping places	n/a	25 EUR
c	Cancelation of transaction	n/a	15 EUR
g	Repayment of coupon/dividend	0	0
h	Repayment of nominal value of maturity	0	0
Note	List o available Safekeeping offered: Albania, Austria, France, Germany, Hungary, Finland, Netherland, Portugal, Spain, Switzerland, UK, USA		

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

XVIII	ONLINE BANKING	ALL	FCY
18.1	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
18.2	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
18.3	Fee per transaction	-	-
18.4	Smart Card	9,000	90
18.5	New Smart Card in case of lost/stolen (Only for SME Clients)	7,000	70
18.6	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		

XIX	OTP / SMS	ALL	FCY
19.1	Initial fee	0	0
19.2	Monthly fee	300	3
19.3	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
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*These Terms and Conditions will become effective on July 26th, 2022

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