

PROFESSIONALS TERMS AND CONDITIONS

I.	CURRENT ACCOUNT	ALL	FCY
1.1	Opening	0	0
1.2	Closing	800	8
1.3	Cash deposits and withdrawals		
a	Cash Withdraws - for all branches		
a.1	up to 1,500,000 ALL/up to 15,000 FCY	0	0
a.2	over 1,500,000 ALL/15,000 FCY (with notice)	0.025% (min 500-max 2,500)	0.025% (min 5-max 30)
a.3	over 1,500,000 ALL/15,000 FCY (same value date-without notice)	0.15% (max 15,000)	0.15% (max 150)
Note	The commission for withdrawals without notice is applied on the entire amount withdrawn It is not allowed to divide the amount into several tranches within the same working day No commission will be applied for cash withdrawals of disburse loan funds at any time		
b	Cash deposit in Budget Account from Bank Client	100	1
c	Cash deposit to personal account in the branch		
c.1	up to 1,500,000 ALL/up to 30,000 FCY	0	0
c.2	over 1,500,000 ALL/30,000 FCY (value date +1)	0	0
c.3	over 1,500,000 ALL/30,000 FCY (same value date)	0	0.02% (max 150)
d	Cash deposit from third parties in the branch		
d.1	value date +1 (for any kind of amount)	0.1% (min 200-max 3,000)	0.1% (min 2-max 30)
d.2	same value date (for any kind of amount)	0.15% (min 300-max 5,000)	0.15% (min 3-max 50)
d.3	cash deposit in coins (per cartridge)	100ALL/per cartridge	n/a
Note	One cartridge is composed of 100 coins; For each deposit with the same value date no commission will be applied if the deposit is made for: Current account opening/savings/time deposit/loan installment/other loan payments/overdraft/credit card repayment; costs or other commissions required by the bank		
1.4	Monthly maintenance fee	250	2.5
Note	The monthly maintenance fee for farmers category will remain ALL 200/month		

1.5	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)	
1.5	Minimum balance in the	5,000	50
1.6	Account statement	300	3
1.7	Automatic payment order per transaction	100	1
1.8	Banknote exchange for OTP Clients	0.5% (min 500)	0.5% (min 5)

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	500	5
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 deposit will be the same with the current account interest rate		

III	PAPER PAYMENTS	ALL	FCY
3.1	Outgoing Transfer		
a	National Transfers		
a-1	Within OTP	0	0
a-2	Within OTP in Budget Account	50	0.5
a-3	In the other banks	500 LEKË (for payments up to 1,499,999) 1,500 LEKË (for payments over 1,500,000)	NE EUR 0.2% (min 6 max 50) OTHER FCY (USD, GBP, CAD, CHF) 0.20 % (min 10 - max 200)
a-4	Swift	N/A	EUR 0 Other FCY (USD, GBP, CAD, CHF) 10
a-5	Payments within the Value Date	0,05% (min 5000 - max 20000)	0.05 % (min 50 - max 200)
b	International		

b-1	Transfer Commission	N/A	0.20 % (min 10 - max 200)
c	Common Commissions		
c-1	Payments within the Value Dates	0,05%	0.05 %
c-2	Comm. for IBAN missing (when mandatory)	N/A	10
c-3	SWIFT commission	N/A	10
c-4	Annulations/ Modification	2500	25
c-5	Investigation	5000	50
c-6	Transit Transfer	N/A	0.1% (min 10 - max 50)
c-7	SWIFT message delivery (yearly fee)	600	5
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 within OTP		
a-1	OTP Clients	0	EUR 0 OTHER FCY (USD, GBP, CAD, CHF) 0.15% (min 6 - max 50)
a-2	Transfer Return commission	2000	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	500	5

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	N/A
b-2	Transfers 20,001 - 1,499,999 ALL	250	
b-3	Transfers over 1,500,000 ALL	750	
b-4	Domestic transfers	N/A	0.1% (min 3 Euro - max 25 Euro)
b-5	Swift	N/A	EUR 0 Other FCY (USD, GBP, CAD, CHF) 10
b-6	Payments within the Value Date	0,05% (min 5000 - max 20000)	0.05 % (min 50 - max 200)
c	International	N/A	EUR 0.1% (min3 max 25) OTHER FCY (USD, GBP, CAD, CHF) 0.10 %
c-1	Swift	N/A	10
c-2	Payments within the Value Date	0,05%	0.05 %
d	Transaction Limit	100,000	
e	Daily Limit	200,000	
f	Monthly Limit	1,200,000	

V	CREDIT FACILITY LINE COMMISSION	ALL	FCY
a	Administration Fees		
a-1	Secured with Time Deposit/ 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 Deposit/ Treasury Bills		0.3% p.q
b-2	Secured with Bank Guarantee		0.7% 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 Deposit/ Treasury Bills		0
c-2	Secured with Bank Guarantee		0
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	FEES & COMMISSIONS LOANS	ALL	FCY
6.1	Administration Fees		
a	Cash Collateral	0.005	
b	Business Express		
	0-1] years	2.50%	N/A
	[1-2] years	2.50%	N/A
	[2-3] years	2.50%	N/A
	[3-5] years	2.00%	N/A
	[5-7] years	2.00%	N/A
c	Working Capital / Overdraft	1.25%	1.50%
d	Working Capital / Term Loan	1.25%	1.50%
e	Fixed Assets	1.25%	1.50%
f	Leasing	1.50%	1.50%
6.2	Penalties for overdue Loans	Interesi i kreditësë +20%	
6.3	Early payment of loan fee (with company's funds)	3.00%	
6.4	Early payment of loan fee (with	5.00%	
6.5	Renewal of Credit Line - Administration fee	0.50	
6.6	Amendment of the loan contract	5,000	
Note	Commission in case of T&C change in loan contract (collateral; guarantor; interest; credit terms; technical OVD renewal; change of business name)		

VII	CARDS COMMISSIONS	ALL	FCY
7.1	Professional MasterCard		
a	Initial Member fees	500	
b	Monthly fee	200	
c	Initial Member fee for more than one card	500	
d	Monthly fee for more than one card	100	
e	New Card and PIN with client request	700	
f	Card annulation	0	
g	Balance inquiry through OTP ATM	0	
7.2	Common Commission		
a	National Cash advance (outside OTP)	0	
b	International Cash Advance	0	

c	Cash withdraw OTP ATM-s	0	
d	National Cash withdraw Other ATM-s	0	
e	International Cash withdraw ATM	0	
	Balance inquiry through OTP AtM	N/A	
f	National POS purchase	0	
g	International POS purchase	0	
h	Internet purchase	0	
i	PIN change in OTP ATM-s	0	
j	PIN change in other bank's ATM-s	0	
k	Balance inquiry in OTP ATM-s	0	
l	Balance inquiry in other bank's ATM-s	0	
7.3	Card Limits		
a	ATM Daily (Domestic + International)	150,000	
b	POS Daily (Domestic + International) + E Commerce	450,000	
c	Contactless Limit	4 500 ALL	

VIII	DIFFERENT COMMISSIONS	ALL	FCY
a	Bank confirmation for non loan	1,000	10
b	Recommendation letter	1,500	15
c	Notification for lost/stolen cheques	500	5
d	Confirmation Current account (audit issues)	2,000	20

IX.	PACKAGES	ALL	FCY
a	PRO Basic Package (without e-banking)	300 / Month	
b	PRO Active Package (without e-banking)	450/ Month	
Note	1. Client shall pay 50% of the membership fee for the card if the card is part of the package and 100% of the membership fee for the card if the card is not part of the package. 2. Profit existing package will continue to maintain the same price of 560 Lekë / Month.		

X	CHEQUES	ALL	FCY
10.1	OTP Cheques		
a	Issuing Bank Cheques	0.15% (min 1,000 - max 3,000)	0.15% (min 10 - max 30)
b	Issuing personal Cheques	1,000	10
10.2	Payments of OTP Bank Cheque		
a	Presented in OTP	0	0
a.1	Paid in the account	0	0
a.2	Cash	0.1%	0.1%
b	Presented in other banks	0.15% (min 500 - max 5,000)	0.15% (min 5 - max 50)
10.3	Payments of OTP Personal Cheque		
a	Presented in OTP		
a.1	Paid in the account	0	0
a.2	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		
10.4	Cheques of local banks		
a	Payment of bank Cheques *	0.15% (min 500 - max 5,000)	0.15% (min 5 - max 50)
b	Payment of Personal Cheques **	0.15% (min 500 - max 5,000)	0.15% (min 5 - max 50)
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		
10.5	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		
10.6	Others		
a	Foreign Cheques for collections *	N/A	0.15% (min 20 - max 100)
b	Return of unpaid cheque	N/A	20
Note	* We have not included the commissions for the correspondent banks and courier post		

XI	BROKERAGE & CUSTODY SERVICE FOR PRO	ALL	FCY
11.1	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
11.2	Participation in Government securities auctions Albania		
b	Mediation for a winning bid	1500	15
c	Mediation for on profit offer	1500	15
d	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
11.3	Execution order in markets		
a	Government Securities in Albania	0.1% of nom value min 1500	0.1% of nom value min 15
b	Fixed Income in international markets	n/a	0.25% of nom value min 25
c	Shares and ETFs in international markets (exl.US)	n/a	0.25% of Amount min 25
11.4	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		
11.5	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 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		
11.6	Transactions		
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
d	Coupon / dividend payments	0	0
e	Nominal Value Redemption	0	0
Note	List o available Safekeeping offered: Albania, Austria, France, Germany, Hungary, Finland, Netherland, Portugal, Spain, Switzerland, UK, USA		
XII	BROKERAGE & CUSTODY SERVICE FOR FINANCIAL INSTITUTIONS/BANKS/ PARTNERS	ALL	FCY
12.1	Brokerake service/ Fees for Brokerage service		
a	Account opening	0	0
b	Acount closing	0	0
c	Blocking/unblocking of CASH in account	0	0
12.2	Participation in Government securities auctions Albania		
b	Mediation for a winning bid	2000	20
c	Mediation for on profit offer	2000	20
d	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
12.3	Execution order in markets		
a	Government Securities in Albania	0.05% of nom value min 2000	0.05% of nom value min 20
b	Fixed Income in international markets	n/a	0.15% of nom value min 75
c	Shares and ETFs in international markets (exl.US)	n/a	0.15% of Amount min 75

12.4 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		
12.5 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. The bank will regularly update the database of market prices of shares and ETFs which is the basis for the custody fee calculation		
12.6 Transactions			
a	Transaction fee in Albania (excl.	500	5
b	Transaction fee in International	n/a	25 EUR
c	Cancelation of transaction	0	15 EUR
d	Coupon / dividend payments	0	0
e	Nominal Value Redemption	0	0
Note	List o available Safekeeping offered: Albania, Austria, France, Germany, Hungary, Finland, Netherland, Portugal, Spain, Switzerland, UK, USA		

XIII	ONLINE BANKING	ALL	FCY
13.1	Initial fee	300	3
13.2	Monthly fee	250	2.5
13.3	Commission for MOTP (Mobile	-	-

XIV	OTP / SMS	LEKË	Monedhë e Huaj
14.1	Initial fee	0	0
14.2	Monthly fee	150	1.5

14.3	Commission for MOTP (Mobile	7	0.05
Note	The Client will be debited with the respective commission for the SMS received on 15th of the coming month. The account will be debited for all the SMS that the bank will send for the SMS Banking service.		
XV	LETTER OF CREDIT	ALL	FCY
15.1	Import		
a	Preadvice		0
b	Issuing Letter of Credit		0.20% (min 200 EUR)
c	Payment at sight		0.20%
d	Deferred payment		0.15%
e	Amendment		50 EUR
f	Examination of Docs		0.10%
g	Cancelation		50 EUR
h	SWIFT fee		10 EUR
i	Discrepancies of documents		50 EUR
15.2	Export		
a	Advising Letter of Credit		0.20% (min 200 EUR)
b	Confirmation Comm		Subject to arrangement
c	Examination of documents and		0.10%
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		0.1% (min 100 EUR)
Note	Postal services are not included in the commissions. Swift Commission is applicable in release, amendment and payment.		

XVI	BANK GUARANTEE	ALL	FCY
16.1	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%	0.25%
a-5	SWIFT	n/a	10 EUR
16.2	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
16.3	Guarantee from other bank		
c-1	Advising without commitemen		150 EUR
c-2	Amendment		10 EUR

c-3	Payment for claimst	0.25%	
c-4	SWIFT	n/a	10 EUR
16.4	Under counter guarantee from		
d-1	Issuing Fee		0.10 % p.q
d-2	Commitment Fee		0.40% p.q
d-3	Amendment		50 EUR
d-4	Payment for claims		0.25%
d-5	SWIFT		10 EUR
Note	<p>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.</p> <p>2. The risk commission and the guarantee line are collected at the beginning of each quarter.</p> <p>3. Postal and correspondent bank expenses are not included in the commissions.</p> <p>4. The Swift commission is applied to every release, amendment and payment</p>		

XVII	DOCUMENTARY COLLECTION	ALL	FCY
17.1	Export Document		
a	Document Delivery		0.15%
b	Payment Commission		0.30% (min 50 EUR)
c	SWIFT		10 EUR
17.2	Import Documents		
a	Notification		0.30%
b	Payment at sight		0.25%
c	Payment against acceptance		0.20%
d	Cancelation		50 EUR
e	Delivery of document from Trade		150 EUR
f	SWIFT		10 EUR
Note	<p>1. Postal and correspondent bank expenses are not included.</p> <p>2. The Swift commission is applied to notification and payment.</p>		

***These Terms and Conditions will become effective on the July 26th, 2022**

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