

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)		

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-The commission for withdrawals without notice is applied on the entire amount withdrawn.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.</p> <p>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	Maintenance (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) 0.10% (min 5 - max 100)
a-2	Transfer 20,001 - 1,499,999 LEKË	250	
a-3	Transfer over 1,500,000 ALL	750	
12.3	International transfers	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		
14.4	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 FOR INDIVIDUALS	ALL	FCY
15.1	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
15.2	Participation in Government securities auctions Albania		
a	Intermediation - for winning bid	1500	15
b	Intermediation - for non-winning bid	1500	15
c	Order Canceling	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
15.3	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
15.4	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		
15.5	Custody Service		
a	Account Opening	0	0
b	Account Closing	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		
15.6	Transactions		
a	Transaction fee in Albania (excl. Auctions intermediations)	500	5
b	Transaction fee in International safekeeping places	n/a	15 EUR
c	Cancellation 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		
XVI	BROKERAGE AND CUSTODY SERVICE FOR FINANCIAL INSTITUTIONS/BANKS/PARTNERS	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	Intermediation - for winning bid	2000	20
b	Intermediation - for non-winning bid	2000	20
c	Order Canceling	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	0.05% of nom value min 2000	0.5% 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
16.4	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		
16.5	Custody Service		
a	Account Opening	0	0
b	Account Closing	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.		
16.6	Transactions		
a	Transaction fee in Albania (excl. Auctions intermediations)	500	5
b	Transaction fee in International safekeeping places	n/a	25 EUR
c	Cancellation 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		

XVII	OTHER COMMISSIONS	ALL	FCY
17.1	Issuance of bank certificate	1000	10
17.2	Letter of recommendation to third parties	1500	15
17.3	Loss / theft notification check	1000	10
17.4	Current account confirmation (for audit purposes)	2000	20

* Working conditions and banking commissions take effect on July 26th, 2022