

Standardised information on the costs of order execution (ex-ante information)

Dear Client,

Pursuant to Article 24 (4) of the EU Directive 2014/65 on the market of financial instruments (MIFID II) and the Capital Market Act (65/2018; 17/20; 83/21), OTP banka d.d. is obliged to publish an estimation of fees before providing their clients with investment services related to financial instruments as of 27 January 2019. OTP banka d.d. is therefore obliged to provide you with this information before executing the transaction.

- The fees shown are indicative and reflect the fee amount for the purchase and sale of shares in line with the mentioned parameters and the annual aggregated costs and fees of the investor's transaction account.
- The estimation does not take into account specific client situations or extraordinary conditions that may affect the costs. Transaction costs may vary depending on the unique circumstances of a particular transaction, market circumstances prevailing on the trade date, etc.
- The costs and fees shown are no guarantee of future transaction costs. They can be changed and OTP banka d.d. reserves the right to review and amend them. The costs and fees shown should not be considered as any representation, warranty or implication that the costs and fees expected in respect of a similar transaction executed at the same time or in the future will be the same or similar to those shown in this document.

This document is for informational purposes only and does not constitute or form any part of any offer to sell, buy or issue any financial instrument.

Upon execution of the transaction, clients are provided with a Report on transaction costs (except for clients who agree to the limited application of cost and fee information delivery in accordance with Article 50 of Commission Delegated Regulation (EU) 2017/565).

In accordance with the Act on introduction of Euro as an official currency in the Republic of Croatia, in the period 05.09.2022. - 31.12.2023. certain monetary statements in business with consumers (natural persons) are displayed dual: in HRK and in EUR. The conversion of the amount displayed in EUR was carried out according to the official fixed exchange rate for EUR conversion: 1 EUR = 7.53450 HRK.

Update date: 15/09/2023.

1. Client gives an order by phone:

1.1. Purchase / sale of shares on the Zagreb Stock Exchange in one transaction

Brokerage fee of 1.20%; Minimum fee of 22.90 EUR / 220.00 HRK

- 1.1.1. An order to brokers of OTP banka d.d. for the purchase of 100 shares of the market identifier code "D" on the Zagreb Stock Exchange at the price of 66.36 EUR / 500.00 HRK per share. The client's order is executed as one transaction and a brokerage fee of 1.20% is charged when executing the transaction. The client is charged 79.63 EUR / 600.00 HRK for the fee, i.e. the total cost for the client is 6.715,77 EUR / 50,600.00 HRK.

Total set quantity	100
Executed quantity	100
Price	66,36 EUR / 500,00 HRK
Transaction amount	6.636,14 EUR 50.000,00 HRK
Brokerage fee (1.20 %, min. 29,20 EUR / 220.00 HRK)	79,63 EUR / 600,00 HRK
Total amount of the order	6.715,77 EUR / 50.600,00 HRK

- 1.1.2. An order to brokers of OTP banka d.d. for the sale of 100 shares of the market identifier code "D" on the Zagreb Stock Exchange at the price of HRK 50.00 per share. The client's order is executed as one transaction and a minimum fee of HRK 220.00 is charged when executing the transaction. The total amount of the transaction of HRK 5,000.00 is reduced by the cost of selling the shares (HRK 220.00), and the amount available for payment to the client is HRK 4,780.00.

Total set quantity	100
Executed quantity	100
Price	6,64 EUR / 50,00 HRK
Transaction amount	663,61 EUR / 5.000,00 HRK
Brokerage fee (1.20 %, min. 29,20 EUR / 220.00 HRK)	29,20 EUR / 220,00 HRK
Total amount of the order	634,42 EUR / 4.780,00 HRK

1.2. Purchase / sale of shares on the Zagreb Stock Exchange in several transactions

Brokerage fee of 1.20%; Minimum fee of 29.20 EUR / 220.00 HRK

1.2.1. An order to brokers of OTP banka d.d. for the purchase of 100 shares of the market identifier code "D" on the Zagreb Stock Exchange at the price of 66.36 EUR / 500.00 HRK per share. The client's order is executed in 3 transactions:

1st transaction – purchase of 10 shares and a minimum fee of 29.20 EUR / 220.00 EUR is charged on the amount of the transaction of 663.61 EUR / 5,000.00 HRK.

2nd transaction – purchase of 40 shares and a fee of 1.20% is charged on the total purchased quantity (10 pcs + 40 pcs) of the total amount of iznosa 3,318.07 EUR / 25,000.00 HRK, reduced by the amount of the minimum fee charged, which in this case is 10.62 EUR / 80.00 HRK.

3rd transaction – execution of 50 shares and a fee of 1.20% is charged on the total amount executed from the order, reduced by the fees charged for the first two transactions, which in this case amounts to 39.82 EUR / 300.00 HRK of the transaction amount of 3,318.07 EUR / 25,000.00 HRK.

The total cost for the client is 6,715.77 EUR / 50,600.00 HRK,

Total set quantity	100			
Transaction	I	II	III	Total
Executed amount	10	40	50	100
Price	66,36 EUR 500,00 HRK	66,36 EUR 500,00 HRK	66,36 EUR 500,00 HRK	66,36 EUR 500,00 HRK
Transaction amount	663,61 EUR 5.000,00 HRK	2.654,46 EUR 20.000,00 HRK	3.318,07 EUR 25.000,00 HRK	6.636,14 EUR 50.000,00 HRK
Fee calculation amount	663,61 EUR 5.000,00 HRK	2.654,46 EUR 20.000,00 HRK	3.318,07 EUR 25.000,00 HRK	6.636,14 EUR 50.000,00 HRK
Brokerage fee (1.2 %, min. 29.20 EUR / 220.00 HRK)	29,20 EUR 220,00 HRK	10,62 EUR 80,00 HRK	39,82 EUR 300,00 HRK	79,63 EUR 600,00 HRK
Total amount of the order	692,81 EUR 5.220,00 HRK	2.665,07 EUR 20.080,00 HRK	3.357,89 EUR 25.300,00 HRK	6.715,77 EUR 50.600,00 HRK

1.2.2. An order to brokers of OTP banka d.d. for the sale of 100 shares of the market identifier code "D" on the Zagreb Stock Exchange at the price of 66.36 EUR / 500.00 HRK per share. The client's order is executed in 3 transactions:

1st transaction – sale of 10 shares and a minimum fee of 29.20 EUR / 220.00 HRK is charged on the amount of the transaction of 663.61 EUR / 5,000.00 HRK.

2nd transaction – sale of 40 shares and a fee of 1.20% is charged on the total quantity sold (10 pcs + 40 pcs) of the total amount of 3,318.07 EUR / 25,000.00 HRK, reduced by the amount of the minimum fee charged, which in this case is 10.62 EUR / 80.00 HRK.

3rd transaction – execution of 50 shares and a fee of 1.20% is charged on the total amount executed from the order, reduced by the fees charged for the first two transactions, which in this case amounts to 39.82 EUR / 300.00 HRK of the transaction amount of 3,318.07 EUR / 25,000.00 HRK.

The total amount available for payment to the client is 6,556.51 EUR / 49,400.00 HRK.

Total set quantity	100			
Transaction	I	II	III	Total
Executed amount	10	40	50	100
Price	66,36 EUR 500,00 HRK	66,36 EUR 500,00 HRK	66,36 EUR 500,00 HRK	66,36 EUR 500,00 HRK
Transaction amount	663,61 EUR 5.000,00 HRK	2.654,46 EUR 20.000,00 HRK	3.318,07 EUR 25.000,00 HRK	6.636,14 EUR 50.000,00 HRK
Fee calculation amount	663,61 EUR 5.000,00 HRK	2.654,46 EUR 20.000,00 HRK	3.318,07 EUR 25.000,00 HRK	6.636,14 EUR 50.000,00 HRK
Brokerage fee (1.2 %, min. 29.20 EUR / 220.00 HRK)	29,20 EUR 220,00 HRK	10,62 EUR 80,00 HRK	39,82 EUR 300,00 HRK	79,63 EUR 600,00 HRK
Total amount of the order	634,42 EUR 4.780,00 HRK	2.643,84 EUR 19.920,00 HRK	3.278,25 EUR 24.700,00 HRK	6.556,51 EUR 49.400,00 HRK

1.3. Purchase / sale of shares on a foreign market as one transaction (e.g. XETRA)

- 1.3.1. An order to brokers of OTP banka d.d. for the purchase of 100 shares of the market identifier code "X" on the Xetra Stock Exchange at the price of EUR 500.00 per share. The client's order is executed as one transaction and a brokerage fee of 0.50% is charged as well as the settlement cost of HRK 100.00, in EUR equivalent, when executing the transaction. The client is charged EUR 250.00 for the fee, and the settlement cost is EUR 13.33 (for information purposes the converted amount of HRK 100.00, at the exchange rate of HRK 7.50), i.e. the total cost for the client is EUR 50,263.33.

Total set quantity	100
Executed amount	100
Price	500,00 EUR
Transaction amount	50.000,00 EUR
Brokerage fee (0.50 %, min. EUR 35.00)	250,00 EUR
Settlement of the transaction	13,33 EUR
Total amount of the order	50,263,33 EUR

- 1.3.2. An order to brokers of OTP banka d.d. for the sale of 100 shares of the market identifier code "X" on the Xetra Stock Exchange at the price of EUR 500.00 per share. The client's order is executed as one transaction and a minimum brokerage fee of EUR 35.00 is charged as well as the settlement cost of HRK 100.00, in EUR equivalent, when executing the transaction. The client is charged EUR 250.00 for the fee, and the settlement cost is EUR 13.33 (for information purposes the converted amount of HRK 100.00, at the exchange rate of HRK 7.50), i.e. the total cost for the client is EUR 4,951.67.

Total set quantity	10
Executed amount	10
Price	500,00 EUR
Transaction amount	5.000,00 EUR
Brokerage fee (0.50 %, min. EUR 35.00)	35,00 EUR
Settlement of the transaction	13,33 EUR
Total amount of the order	4.951,67 EUR

In addition to the above, the client is charged a custody service for the safekeeping of financial instruments in the amount of 0.30% + VAT (XETRA) in line with the Brokerage services price list. The rate is expressed annually and the fee is charged monthly. The cost is charged monthly and is payable in HRK, so the mid exchange rate of the Croatian National Bank is applied on the day of calculation.

2. Client gives an order via the trading application OTP e-trader

Brokerage fee of 0.50%; Minimum fee of 10.62 EUR / 80.00 HRK

- 2.1. Through the trading system (application) OTP e-trader, the client gives an order for the purchase of 100 shares of the market identifier code "D" on the Zagreb Stock Exchange at the price of 66.36 EUR / 500.00 HRK per share. The order is executed as one transaction and the system charges the fee of 0.50 % when executing the transaction. The client is charged 33.18 EUR / 250.00 HRK for the fee, i.e. the total cost for the client is 6,669.32 EUR / 50,250.00 HRK.

Total set quantity	100
Executed quantity	100
Price	66,36 EUR / 500,00 HRK
Transaction amount	6.636,14 EUR / 50.000,00 HRK
Brokerage fee (0.50%, min. 10.62 EUR / 80,00 EUR)	33,18 EUR / 250,00 HRK
Total amount of the order	6.669,32 EUR / 50.250,00 HRK

- 2.2. Through the trading system (application) OTP e-trader, the client gives an order for the sale of 10 shares of the market identifier code "D" on the Zagreb Stock Exchange at the price of 66.36 EUR / 500,00 HRK per share. The order is executed as one transaction and the system charges the minimum fee of 10.62 EUR / 80.00 HRK when executing the transaction. The client is charged 10.62 EUR / 80.00 HRK for the fee, i.e. the total amount available for payment to the client is 653.00 EUR / 4,920.00 HRK.

Total set quantity	10
Executed quantity	10
Price	66,36 EUR / 500,00 HRK
Transaction amount	663,61 EUR / 5.000,00 HRK
Brokerage fee (0.50%, min. 10.62 EUR / 80,00 HRK)	10,62 EUR / 80,00 HRK
Total amount of the order	653,00 EUR / 4.920,00 HRK

3. Aggregated costs and fees of the investor's transaction account

3.1. Standard account service

The calculation is done based on 10.000.000,00 EUR / 75.345.000,00 HRK asset volume projection at the rate of 0,018% and with transaction cost of 0,00 EUR / 0,00 HRK

Average balance of securities (the basis for billing is the stock exchange price on the last day of the month (not older than 90 days) or the nominal value on the last working day of the month)	10.000.000,00 EUR / 75.345.000,00 HRK
Fee for opening and servicing investor's transaction account (T2S) (0,018% yearly)	1.800,00 EUR / 13.562,10 HRK
Transaction cost	0,00 EUR / 0,00 HRK
VAT (25%)	450,00 EUR / 3.390,53 HRK
Total yearly cost	2.250,00 EUR / 16.952,63 HRK