



USER MANUAL

eLEMENT@

INTERNET BANKING FOR COMPANIES
AND SMALL BUSINESSES

OTP INVESTMENT FUNDS

CONTENT

1.	OTP INVESTMENT FUNDS	3
1.1.	Information on funds	3
1.3.	Turnover overview	4
1.4.	List of requests	5
1.5.	Buying and selling	5
1.6.	Order authorization and execution	10

1. OTP INVESTMENT FUNDS

1.1. Information on funds

By selecting "Information on funds" from the menu "OTP investment funds", the screen will show basic information about the funds, such as the name of the fund, the minimum amount of investment, entry and exit fees, share prices, yields per year, as well as the recommended duration of investment (Picture 1). If you wish to find out more information about a particular fund, select the offered link in the column "Name of the fund".

OTP Invest - INFORMATION ON FUNDS << Back						
Name of fund	Minimum investment	Entry fee	Date	Yield in 2014.	Yield in 2013.	Recommended investment duration
		Redemption fee	Unit price	Yield for 365 days	Yield in 2012.	
OTP indeksni fond	3.000,00 [HRK]	do 75.000 HRK je 1% od 75.001 HRK do 200.000 HRK je 0,5% od 200.000 HRK je nema	31.10.2014	6,40%	5,40%	više od 5 godina
		2,0% za ulaganja kraća od 3 mjeseca 1,0% za ulaganja dulja od 3, a kraća od 12 mjeseci 0,5% za ulaganja dulja od 12, a kraća od 24 mjeseca	40,5569 [HRK]	8,23%	2,71%	
OTP MERIDIAN 20 fond	3.000,00 [HRK]	do 75.000,00 HRK je 1% od 75.000,01 HRK do 200.000,00 HRK je 0,5% od 200.000 HRK je nema	30.10.2014	5,81%	10,30%	više od 5 godina
		2,0% za ulaganja kraća od 3 mjeseca 1,0% za ulaganja dulja od 3, a kraća od 12 mjeseci 0,5% za ulaganja dulja od 12, a kraća od 24 mjeseca	89,7135 [EUR]	5,29%	9,53%	
OTP novčani fond	1.000,00 [HRK]	nema	31.10.2014	0,87%	1,02%	do 1 godine
		nema	131,7584 [HRK]	1,08%	3,02%	
OTP uravnoteženi fond	1.000,00 [HRK]	nema	30.10.2014	7,59%	9,81%	od 3 do 5 godina
		1% za ulaganja kraća od 12 mjeseci	110,3717 [HRK]	10,07%	3,91%	
OTP euro novčani fond	1.000,00 [HRK]	nema	31.10.2014	1,24%	0,91%	do 1 godine
		1,5% za ulaganja kraća od 15 dana	102,1624 [EUR]	1,40%	-	

Picture 1. Information on funds

NOTE: The screenshot of fund information is just an EXAMPLE and does not correspond to the current price of shares and yield of funds.

Description of fields on the screen with fund information

Name of fund	Name of investment fund. Each name is also a link with detailed information about each fund.
Minimum investment	Minimum amount in euro or HRK for the purchase of shares in investment funds.
Entry fee	The fee that is calculated after the purchase of shares.
Redemption fee	The fee that is calculated after the sale of shares.
Date	Date for which the price of shares has been defined
Unit price	The price of one share on the above date, depending on the type of fund.
Yield in 2012.	Total yield on shares achieved in 2012
Yield in 2013.	Total yield on shares achieved in 2013
Yield in 2014.	Total yield on shares achieved in 2014
Yield in 365 days	Total yield achieved in the last 365 days, starting from the current date.
Recommended duration of investment	Recommended period of investment

1.2. Balance of units

By selecting "*Balance of units*" from the menu on the screen, the current number of shares that are owned by the user will be shown, as well as the value of shares in the belonging currency (Picture 2).

DEMO TVRTKA D.O.O						
Name of fund	Account No.	Number of units	Unit price date	Unit price and currency	Value in currency	Value in HRK
JTP novčani fond	JPN052013729	0,0000	31.10.2014	131,7584 [HRK]	0,00 [HRK]	0,00 [HRK]
JTP euro novčani fond	JPN167000121	0,0000	31.10.2014	102,1624 [EUR]	0,00 [EUR]	0,00 [HRK]
Total value of units in the funds of OTP Invest:						0,00 [HRK]

Picture 2. Balance of units

1.3. Turnover overview

By selecting "*Turnover overview*" from the menu, data is displayed on the amount of the transaction, the corresponding fee, number of shares bought and the current unit price. Overview of turnover can be required for a certain period or a day. Date "from" and "to" are entered in the format dd.mm.yyyy or the offered calendar is used for assistance (Picture 3).

OTP INVEST - Turnover overview << Back

Start date: 11.11.2012 Fond: All funds

End date: 11.12.2014 Transaction type: All transactions

Request No.	Date of trade	Fund name	Account No.	Type of transaction	Amount of payment/withdrawal	Unit No.
	Date of processing				Fee	Unit price
1075954	21.02.2014	OTP euro novčani fond		Prodaja udjela	9.877,90 [EUR]	97,3864 units
	21.02.2014				0,00 [HRK]	101,4300 [EUR]
	13.01.2014	OTP euro novčani fond		Prodaja udjela	550,79 [EUR]	5,4525 units
	13.01.2014				0,00 [HRK]	101,0157 [EUR]
	03.05.2013	OTP euro novčani fond		Kupnja udjela	10.310,00 [EUR]	102,8389 units
	03.05.2013				0,00 [HRK]	100,2539 [EUR]

Received requests will be processed the following business day. The request will be visible in Turnover overview when the processing is complete. Information about and monitoring of the request is available in the [List of requests](#).

Picture 3. Overview of turnover

Note: Processing of requests received will be executed the next business day. In the turnover overview a request will be visible after complete processing. Information about your request can be found on the List of requirements and you can monitor the status of processing.

1.4. List of requests

Selecting "List of request" from the menu shows all transaction details (Picture 4).

OTP INVEST - List of requests << Back

Start date: 11.11.2012 Request status: All statuses

End date: 11.12.2014 Transaction type: All transactions

Request No.	Name of fund	Type of transaction	Amount	Print confirmation	Change
	Fund account No.	Time of entry/request	Status of request	Reason for rejection	Delete
	OTP indeksni fond	Purchase of units	100.000,00 [HRK]		Change
	New	18.08.2014 15:26:07	Unauthorized		Delete

Picture 4. List of request

1.5. Buying and selling

By choosing "Buying and selling" from the menu, the purchase of shares of investment funds of OTP Invest is possible. The display shows all the funds for which it is possible to make on-line transactions (Picture 5).

DEMO TVRTKA D.O.O

Name of fund	Account No.	Unit No.	Unit price date	Value in currency	Submit request
			Unit price and currency	Value in HRK	
OTP indeksni fond	Novi		31.10.2014	[HRK]	 Purchase
			40,5569 [HRK]	[HRK]	
OTP MERIDIAN 20 fond	Novi		30.10.2014	[EUR]	 Purchase
			89,7135 [EUR]	[HRK]	
OTP novčani fond	JPN05:	0,0000	31.10.2014	0,00 [HRK]	 Purchase
			131,7584 [HRK]	0,00 [HRK]	
OTP uravnoteženi fond	Novi		30.10.2014	[HRK]	 Purchase
			110,3717 [HRK]	[HRK]	
OTP euro novčani fond	JPN167:	0,0000	31.10.2014	0,00 [EUR]	 Purchase
			102,1624 [EUR]	0,00 [HRK]	

Orders received and authorized on business days until 2 P.M. (OTP Balanced Fund, OTP Indexed Fund, OTP MERIDIAN 20 Fund, OTP Euro Money Fund), that is, until 4 P.M. (OTP Money Fund) will be processed at the price valid on that day. All other orders will be processed at the price valid on the following business day.

Received requests will be processed the following business day. Changes in the Balance of shares will be visible when the processing is complete. Information about and monitoring of the request is available in the [List of requests](#).

Because the prices and number of newly-issued shares are rounded off to 4 decimal places, the product of their multiplication may depart slightly from the actual amount paid.

Picture 5. Purchase and sale of shares

Description of fields on the main screen before the purchase of share:

Name of fund	Name of investment fund. Each name is also a link with detailed information about each fund.
Account number	When purchasing shares in the fund for the first time, the account number of the fund is not yet open. In the account field instead of a number is the word "New". The first transaction of purchase automatically opens the user's account in the fund.
Unit no.	Before the first purchase of shares this field is empty.
Unit price date	The date for which the share price is determined.
Unit price and currency	Displayed is the price of the share and the corresponding currency.
Value in currency	Before the first purchase of shares this field is empty.
Value in HRK	Before the first purchase of shares this field is empty.
Submit the request	Before the first purchase of shares the column "Submit the request" offers only the option "purchase". Selection of the "Purchase" option leads to the display of the order for the purchase of shares. Before the transaction it is necessary to update the master data as described below.

Selection of the option „Purchase“ displays on the screen the order for the first purchase of shares of a selected fund (Picture 6).

 OTP INVEST - PURCHASE OF UNITS IN THE INVESTMENT FUND [<< Back](#)

APPLICANT

Name

Payer account number 

Purchase amount (HRK) [HRK]

PURCHASE OF UNITS IN THE FUND

Name of fund

Giro account of the fund

Execution date

Picture 6. Order for purchase of shares

Description of the field on the screen for the purchase of shares:

Name	Name of corporate entity. Filled in automatically.
Payer account number	The client determines the account "with", that is, the account that will be debited for the purchase of shares in the fund
Purchase amount (HRK)	Amount of purchase in HRK currency. Note: The buyer of the shares must comply with the required minimum amount in the first purchase of shares and the minimum amount in the purchase of further shares. If a smaller amount than the minimum is chosen, the implementation of the transaction cannot be continued.
Name of fund	Information about fund name – this field is filled in automatically.
Giro account of the fund	Fund account – the field is filled in automatically
Execution date	Date of execution of the financial transaction of purchase of shares – the field is filled in automatically

By selecting "Verify order" the buyer continues the purchase transaction. Example of the screen after selecting verification of order (Picture 7).

OTP INVEST - PURCHASE OF UNITS IN THE INVESTMENT FUND << Back

PAYER	
Debiting on account	HR66240700011
Payee account number	HR44240700013
PAYEE	OTP indeksni fond
TRN code and payee reference number	HR00 -
Purpose of payment	Kupnja udjela
Iznos transakcija	3.000,00 [HRK]
Execution date	11.12.2014

I hereby confirm that I am familiar with and fully accept the [Articles of Association](#) and [Prospectus](#) of the Fund

MESSAGE: Order entered correctly.

Picture 7. Screenshot of receiving order for buying shares

If there's a wish to continue with the transaction, the buyer of shares is required to mark the box in front of "I hereby confirm that I am familiar with and fully accept the Articles of Association and Prospectus of the Fund" and select "Receive order". If the entered order is correct, a message will read "Entered order is correct." If the order entered is incorrect, the message will point out the kind of error. It is necessary to correct the error and continue the transaction of purchase. The option receive order ends the transaction of entering the order to purchase units in the fund. For the order to be executed, it is necessary to use the transaction for the authorization of the order.

After the first purchase of shares in the fund, the client's account in the fund is automatically opened. In the following transaction of purchasing shares, the display will show information about the account number, the value in foreign currency and HRK, and the new option of sale of shares bought in the "Submit the request" column. If shares are purchased in a fund with an existing account, the funds are added to the existing account. A new account is opened only when the existing shares of the Fund have been pledged.

Example of screenshot when selling shares:

➔ OTP INVEST - SALE OF UNITS IN THE INVESTMENT FUND
<< Back

APPLICANT

Name

I want to sell Options

all units owned in the fund
 units in the fund
 units in the amount of [HRK]

I want the payment to credit the account

SALE OF UNITS IN THE FUND

Name of fund

Giro account of the fund

Number of units

Value in HRK

Execution date

Picture 8. Screen for the sale of shares

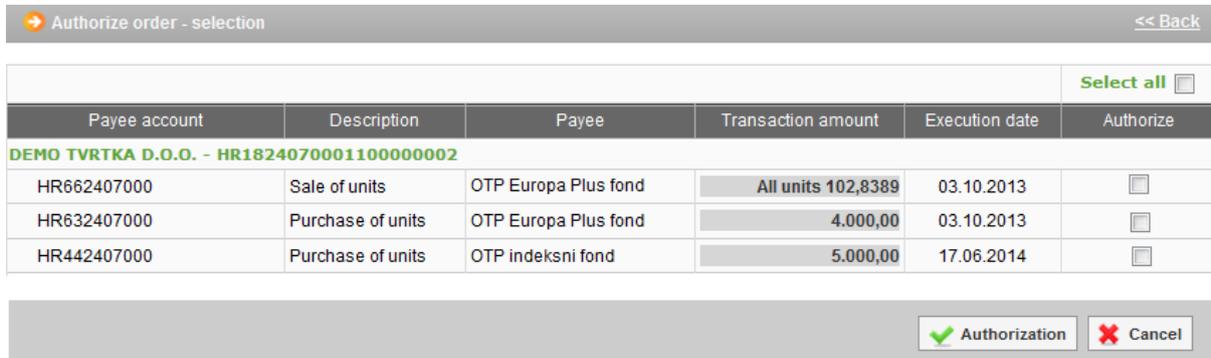
Description of field on the screen for sale of shares:

Name	Name of corporate entity. Filled in automatically.
I want to sell	The applicant for the request of sale of shares in the fund selects one of the three options offered. If the user wants to sell all shares in the fund, the option "All shares owned in the fund" is chosen. In addition to this option it is possible to sell only the desired number of shares or the desired amount in HRK. The transaction type of sale is marked in a circle in front of the options available.
I want the payment to credit the account	The applicant for the sale of shares chooses the manner of payment. The list contains all accounts on which it is possible to make the payment.
Name of fund	Name of fund from which shares are sold
Giro account of the fund	Bank account of fund from which shares are sold
Number of units	Number of shares sold
Value in HRK	Total value of shares in HRK
Execution date	Execution date of transaction

Verification of orders continues the process of sales transactions. The option "Cancel" cancels the transaction started.

1.6. Order authorization and execution

When selecting „Order authorization“ from the foreign currency menu a display is opened of orders that need to be authorized (Picture 9.).



Payee account	Description	Payee	Transaction amount	Execution date	Authorize
DEMO TVRTKA D.O.O. - HR1824070001100000002					
HR662407000	Sale of units	OTP Europa Plus fond	All units 102,8389	03.10.2013	<input type="checkbox"/>
HR632407000	Purchase of units	OTP Europa Plus fond	4.000,00	03.10.2013	<input type="checkbox"/>
HR442407000	Purchase of units	OTP indeksni fond	5.000,00	17.06.2014	<input type="checkbox"/>

Picture 9. Screenshot of order authorization

It is necessary to mark the orders we wish to authorize. At the same time it is possible to authorize an unlimited number of orders.

Orders for authorization are marked by a "tick" in the small checkbox on the right side of the order on the list.

Once orders are marked, use the option "Authorization" to run the authorization process.