

## FEES CHARGED FOR PAYMENT SERVICES TO NON-CONSUMERS

Applicable as of 08 March 2019

### I. PAYMENTS IN LOCAL CURRENCY

Item	Type of service	Calculation basis	Fee charged by OTP	Fee charged by FINA
<b>1.</b>	<b>ACCOUNTS REGISTRY OPERATIONS</b>			
1.1.	Account opening	account	50.00	
1.1.1	Mediation upon account opening	account		61.00
1.2.	Account keeping (monthly)*	account	20.00	
1.2.1	Keeping of registration data of budget beneficiaries	beneficiary	-	12.00
1.3.	Founding deposit record	deposit	10.00	12.20
1.4.	Account closing	account	150.00	
1.6.	Changes to the bank account registry	account	50.00	

\* charged only for accounts that have had transactions during the related month

\*\* including a change to the signatory card

Item	Type of service	Calculation basis	Fee charged by OTP	Fee charged by FINA
<b>2.</b>	<b>PROCESSING OF CASH</b>			
2.1.	Deposits			
2.1.1	Deposits made by customers	Amount	0.23%	0.35%
2.1.2	Deposits made for customers after collection	Amount		0.25%
2.2.*	Withdrawals:	Amount	0.23%	0.35%
2.2.1	Withdrawals authorisation	order	-	1.00
2.3.	Deposits via the night safe deposit box	Amount	0.19%	0.35%
2.4.	Deposits to accounts held with other banks	Amount	1.00%	-
2.5.	Operations in relation to the Law on Prevention of Money Laundering	order	14.00	
2.6.	Processing of cheques from retailers	cheque	2.00	
2.7.	Coin exchange	amount	2.5%	
2.8.	Cash collection	charging and location	150.00 + VAT	
2.9.	Insurance of cash	Insured amount	0.006% + VAT	

\*fee not charged to the authorised exchange office in case when its turnover is carried out through the account

Item	Type of service	Calculation basis	Fee charged by OTP	Fee charged by FINA
<b>3.</b>	<b>PROCESSING OF CASH AND CASHLESS ORDERS</b>			
3.1.	Processing of internal orders			
3.1.1	Hard copy orders			
3.1.1.1.	- submitted before value date	order	7.00	7.50
3.1.1.2.	- submitted on the value date	order		
3.1.1.2.1.	- cashless orders*	order	7.00	7.50
3.1.1.2.2.	- cash payment orders	order	4.90	5.00
3.1.1.2.3.	- cash withdrawal orders	order	4.90	5.00
3.1.1.2.4.	- cash payment orders via the night safe deposit box	order	4.90	5.00
3.1.2	Orders on magnetic media			
3.1.2.1.	- submitted before value date	order	3.00	4.00
3.1.2.2.	- submitted on the value date	order	3.50	4.50
3.1.3	Electronic orders			
3.1.3.1.	- submitted before value date	order	1.00	2.50
3.1.3.2.	- submitted on the value date	order	1.00	2.50
3.1.4	Internal orders submitted on the value date	order	2.50	
3.1.5	Standing orders for loans, transaction account overdrafts, Visa Business Cards	order	2.50	
3.1.6	Outstanding debt collection order - Corporate customers**	order	30.00	
3.1.7	Internal standing order - transfer of funds			
3.1.7.1.	Internal transfer	amount	0.08%	
3.1.7.2.	Internal transfer order	order	5.00	
3.1.8	OTP m-business orders			
3.1.8.1.	- submitted before value date	order	1.00	-
3.1.8.2.	- submitted on the value date	order	1.00	-
3.1.9	MT101 internal orders			
3.1.9.1.	- submitted before value date	order	20.00	
3.1.9.2.	- submitted on the value date	order	20.00	

\*fee calculated for outstanding debt collection orders for MSEs

\*\*fee calculated in case the total amount charged on the basis of the created order in the accounting period for the settlement of the total due debt exceeds HRK 2,000. On other orders for the collection of outstanding debt of corporate customers the Bank charges the fee under 3.1.1.2.1.

3.1.10.	Batch booking true internal order	order	1.00	-
3.2.	Processing of external orders			
3.2.1	Hard copy orders			
3.2.1.1.	- submitted before value date	order	8.00	8.50
3.2.1.2.	- submitted on the value date	order	8.00	8.50
3.2.1.3.	Croatian Large Value Payment System - Swift or internet banking transfer	order	20.00	
3.2.2	Orders on magnetic media			
3.2.2.1.	- submitted before value date	order	3.50	4.50
3.2.2.2.	- submitted on the value date	order	4.00	5.00
3.2.3	Orders on electronic media			
3.2.3.1.	- submitted before value date	order	1.70	3.20
3.2.3.2.	- submitted on the value date	order	1.70	3.20
3.2.3.3.	received from other participants via NCS	electronic order/message	0.75	
3.2.3.4.	received from other participants via Croatian Large Value Payment System	order	0.75	
3.2.4	External orders submitted on the value date	order	2.70	
3.2.5	External standing order - transfer of funds			
3.2.5.1.	External transfer	amount	0.08%	
3.2.5.2.	External transfer order	order	8.00	
3.2.6	OTP m-business orders			
3.2.6.1.	- submitted before value date	order	1.70	
3.2.6.2.	- submitted on the value date	order	1.70	
3.2.7	MT101 external orders	order	20.00	
3.2.7.1.	- submitted before value date	order	20.00	
3.2.7.2.	- submitted on the value date	order	20.00	
3.2.8	Batch booking true external order	order	1.70	
3.3.	Exchange with other systems			
3.3.1	- sending of orders	order	0.50	
3.3.2	- receiving of orders	order	0.50	
3.8.	Withdrawal of orders			
3.8.1	Effecting of a request for withdrawal of order	order	5.00	
3.8.2	Withdrawal of orders without coverage by the Bank	order	5.00	

Item	Type of service	Calculation basis	Fee charged by OTP	Fee charged by FINA
4.	<b>REPORTING</b>			
4.1.	Reporting to customers on payments carried out to and from their accounts (statement) and non-effected orders (protocol)			
4.1.1	- as a hard copy	item started page	0.40 item	4.00 pages
4.1.1.1.	- as a hard copy sent by post	started page	0.40	-
4.1.1.2.	- sent via e-mail through OTP m-business service	item	0.10	
4.1.1.3.	by e-mail (PDF,txt, camt.053)	item	0.10	
4.1.2	Other types of statements			
4.1.2.1.	- as a file (mag. media or computer communication)	item	0.15	
4.1.2.2.	FINA - disc, tape, CD	item		0.23
4.1.2.3.	INFO FINA - sending via modem	item		0.23
4.1.2.4.	FINA e-servis (TXT or XML format)	item		0.23
4.1.2.5.	FINA e-servis (PDF format)	item		0.34
4.1.2.6.	FINA WEB - servis (TXT or XML format)	item		0.23
4.1.2.7.	FINA WEB -servis (PDF format)	item		0.34
4.1.2.8.	FINA - budget beneficiaries report as a file	item		- 0.30
4.1.2.9.	FINA - budget beneficiaries report in hard copy form pdf	pages		7.50
4.1.2.10.	FINA - overview of budget beneficiaries according to the type of revenue/beneficiary	pages		7.00
4.1.2.11.	FINA - budget beneficiaries report sent by post	consignment		actual costs
4.1.2.12.	FINA - budget beneficiaries report sent by facsimile	pages		3.00
4.1.2.13.	FINA - budget beneficiaries report sent by mail	message		3.00
4.1.2.14.	MT 940 (international)			
4.1.2.14.1.	for one swift address defined per account (monthly)	Swift address	200.00	
4.1.2.14.2.	for each additional swift address defined per account (monthly)	Swift address	150.00	
4.1.2.15.	MT 942 via SWIFT			
4.1.2.15.1.	for one swift address defined per account (monthly)	Swift address	250.00	
4.1.2.15.2.	for each additional swift address defined per account (monthly)	Swift address	250.00	
4.1.3	Exchange of data for customers' account statements – FINA	item		- 0.17
4.2.	Bankotel phone service / Info FINA SERVIS			

4.2.1	Account keeping (monthly)	account	55.00
4.2.1.1.	spoken information	account	27.00
4.2.2	Faxing information on statement of accounts (monthly)		
4.2.2.1.	- at the same time	mobile phone number	41.00
4.2.2.2.	- as a return call -	mobile phone number	68.00
4.2.2.3.	automatic	mobile phone number	108.00
4.3.	InfoFINA SMS service		
4.3.1	Message on account balance from the statement (monthly)		
4.3.1.1.	- for one account of the customer	account	27.00
4.3.1.2.	- for each next account of the customer	account	13.50
4.3.2	Message on change to the account		
4.3.2.1.	- on deposit/withdrawal	message	1.10
4.3.2.2.	- on currently available funds	message	1.10
4.4.	Bankotel Online - internet service	account	
4.5.	Internet banking services ELEMENT@ / ON LINE SERVIS		
4.5.1	Utilisation (monthly)		
4.5.1.1.	Using eELEMENT@ card:	cards	30.00
4.5.1.2.	Using of a token	(token)	30.00
4.5.1.3.	Token utilisation-Element@ Light	(token)	30.00
4.5.1.4.	Using of a token - eELEMENT@ Light for non-residents (one-off)	(token)	300.00
4.5.1.5.	Using of a PKI USB stick	USB stick	30.00
4.5.2	Account keeping (monthly)	account	- 145.00
4.5.3	Direct (ON-LINE) account data access		
4.5.3.1.	Survey of daily account balance	insight	- 1.15
4.5.3.2.	Survey of orders in connection with the account		
4.5.3.2.1.	- insight	insight	- 1.40
4.5.3.2.2.	- orders surveyed	record	- 0.35
4.5.3.3.	Survey of statements		
4.5.3.3.1.	- insight	insight	- 1.15
4.5.3.3.2.	-statement items surveyed	record	- 0.80
4.5.3.4.	Survey of turnover (balances-accounts)		
4.5.3.4.1.	- insight	insight	- 1.15
4.5.3.4.2.	- turnover items surveyed	record	- 0.35
4.6.	Confirmations and surveys given due to legal obligations		
4.6.1	- as a hard copy	started page	- 54.00
4.6.2	- as a file (mag. media or computer communication)	item	- 0.35
4.7.	Confirmations and surveys required by customer	started page	50.00 + VAT
4.8.	Information on solvency (bon 2)		120 + VAT
4.8.1	Second original copy and every next original copy of the information on solvency (bon 2) issued for the same period *	copy	30.40 + VAT
4.9.	Dun letters		
4.9.1	Dun letter before taking a legal action	Dun letter	50.00
4.10.	Insight into balances		
4.10.1	Insight into account balance	insight	- 1.15
4.11.	Issuing and delivery of invoices to customers - FINA		
4.11.1	- as a hard copy	invoice	- 4.50
4.11.2	- as a file	item	- 0.45
4.12.	Confirmation of equity payment	confirmation	162.60 + VAT

\*If a customer requires more than one copy of the information on solvency (bon 2) for the same period, the first copy is charged in accordance with item 4.8. Information on solvency (bon 2), and the second original copy and each next original copy is charged in accordance with item 4.8.1. Second original copy and each next original copy of the information on solvency (bon 2) issued for the same period.

Item	Type of service	Calculation basis	Fee charged by OTP	Fee charged by FINA
<b>5. MICROGRAPHIC PROCESSING – OPTICAL PROCESSING OF ORDERS AND OTHER ARCHIVED DOCUMENTS</b>				
5.1.	Copies of the archived documents	pages	15.00	18.00
5.2.	Dealing with complaints upon request	request	20.00	25.00
5.3.	Archiving of orders on a microfilm	order	-	0.35

Item	Type of service	Calculation basis	Fee charged by OTP	Fee charged by FINA
<b>6. OTHER OPERATIONS</b>				
6.1.	Preparation and sending of documentation			
6.1.1	Preparation and sending of documentation by post			

6.1.1.1.	Preparation	consignment	
6.1.1.1.1.	Cheque consignments delivered to the bank/ sender	consignment	2.80
6.1.1.1.2.	Customer's money order sent through the Croatian Post	consignment	2.80
6.1.1.1.3.	Customer's statement of account sent by post	consignment	4.50
6.1.1.1.4.	Replies following solved complaints	consignment	2.80
6.1.1.1.5.	Documentation based on T.S. 4.3.1.1. (apart from notification further to the Enforcement Act)	consignment	2.80
6.1.1.1.6.	Documentation relating to account opening and transfer of equity capital	consignment	2.80
6.1.1.1.7.	Certified documentation returned to the bank	consignment	2.80
6.1.1.1.8.	Incomplete documentation returned to the bank	consignment	2.80
6.1.1.1.9.	Returning the documents to the Croatian Post	consignment	2.80
6.1.1.2.	Sending	consignment	none
6.1.1.3.	Sending by facsimile	pages	
6.1.1.3.1.	Replies following solved complaints	pages	2.80
6.1.1.3.2.	Documentation relating to account opening and transfer of equity capital	pages	2.80
6.2.	eELEMENT@ for corporate customers		
6.2.1	Installation package	none	-
6.2.1.1.	Additional eELEMENT@ card	card	40.00
6.2.1.2.	Additional readers	reader	100.00
6.2.1.3.	Repeated generating of PIN	authorised person	30.00
6.2.1.4.	Replacement of an eELEMENT@ card due to loss, damage, etc .	card	250.00
6.2.1.5.	Replacement of a reader due to loss, damage, etc	reader	250.00
6.2.1.6.	Issuing or replacing the PKI USB stick	USB stick	250.00
6.2.2	eELEMENT@ package - token	none	-
6.2.2.1.	Additional token	token	40.00
6.2.2.2.	Re-printing of PIN	token	30.00
6.2.2.3.	Replacement of a token due to loss, damage, etc	token	250
6.2.2.4.	Replacement of a token due to an error or at Bank's request	token	none
6.3.	Card Acceptance Agreement		
6.3.5	Fee for using the SIM card for GPRS terminals	actual costs	
	EFTPOS terminal inactivity fee (fees are charged to retailers where no POS terminal at a quarterly level, has a turnover exceeding HRK 6,000		
6.4.7		HRK 120 + VAT monthly	

	recorded as of the beginning of the quarter 01/05/2016)		
6.4.8	Issuing of statements on fees charged for payment transactions made by cards on EFTPOS terminals upon customer request	HRK 200 + HRK 0.50 per page	
6.5.	Night safe deposit box		
6.5.1	Contracting the service	contract	100.00
6.5.2	Additional cards	card	100.00
6.5.3	Nigh safe deposit box bags	bag	1.40 + VAT
6.6.	FINA registry		
6.6.1	Submitting a proposal for main registration and for registration of a new action, collateral, enforcement or new right	Proposal/court resolution	HRK 375.00
6.6.2	Submitting a proposal for registration of a caveat	Proposal/court resolution	HRK 140.00
6.6.3	Submitting a proposal for deletion	Proposal/court resolution	HRK 80.00
6.6.4	Submitting an objection to conclusion	Objection	HRK 260.00
6.6.5	Submitting a request for change to the registered data	Folio	HRK 50.00
6.6.6	Issuing an abstract from the main register	Abstract	HRK 50.00
6.6.7	Issuing a copy from the document collection	Copy	HRK 50.00
6.8.	Agreed payments		
6.8.1	<i>Fee charged for failure to effect the required percentage of payments in HRK with the Bank - the fee is calculated as a percentage of the difference between the account turnover required further to the loan agreement concluded between the Bank and the legal entity and the actual account turnover of the legal entity</i>	1.00% charged once a year	
6.9.	OTP m-business for legal entities		
6.9.1	OTP m-business service arranged by the end user	0.00	
6.9.2	Monthly membership fee for OTP m-business arranged by the end user	20.00	

6.10.	MT101		
6.10.1.	MT101 activation	400.00	
6.10.2	Monthly keeping MT101	200.00	
6.11.	SMS banking service		
6.11.1	Arranging of SMS services		
6.11.1.1.	Card control	service activation	none
6.11.1.2.	Interactive SMS	service activation	none
6.11.1.3.	SMS account control	activation of the service	none
6.11.2	SMS - using of the service		
6.11.2.1	Card control	sending of the message	0.50
6.11.2.2.	Interactive SMS	sending of the message	0.50
6.11.2.3.	Account control	sending of the message	0.50

Item	Type of service	Calculation basis	Fee
<b>7. VISA BUSINESS CARD</b>			
7.1.	Processing of VISA Business card application – one-off for legal entities or small business owners		HRK 400
7.2.	Annual membership fee	card	HRK 200
7.3.	Replacing the existing VISA Business card		
7.3.1	- due to loss, theft	card	HRK 30
7.3.2	- due to change to the registration data	card	HRK 30
7.3.3	- due to the damage to the card	card	HRK 30
7.4.	Issuing of a new PIN	card	HRK 20
7.5.	Cash withdrawal		
7.5.1	- at OTP banka ATMs	transaction	3.00% or no less than HRK 30
7.5.2	- at other ATMs in Croatia (excluding the OTP banka ATMs)	transaction	4.00 or no less than HRK 40
7.5.3	- at ATMs abroad, including the ATMs of the OTP group	transaction	4.00% (but not less than HRK 40)
7.5.4	- at EFT/POS terminals in Croatia	transaction	4.00% (but not less than HRK 40)
7.5.5	- at EFT/POS terminals abroad, including the OTP group EFT/POS terminals	transaction	4.00% (but not less than HRK 40)
7.5.6	- at OTP banka EFT/POS terminals	transaction	3.00% (but not less than HRK 30)
7.6.	Purchase through POS		none
7.7.	Urgent issuing of a card in Croatia		HRK 100
7.8.	*Global Customer Assistance Service		
7.8.1	Advertising the VISA Business card in the Bulletin of invalid cards for the region		USD 30
7.8.2	Reporting a lost / stolen card abroad		USD 35
7.8.3	Request for urgent cash withdrawal abroad without a card:		
7.8.3.1.	- contacting OTP banka		USD 175
7.8.3.2.	- contacting GCAS		USD 225
7.8.4	Urgent issuing of a card abroad		USD 275
7.9.	Ungrounded complaints in connection with a transaction		HRK 75
7.10.	Customer's cost – unauthorised utilisation of a blocked card of OTP banka d.d. at points of sale of OTP banka d.d. – compensation to the retailer		HRK 335
7.11.	Customer's cost – unauthorised utilisation of a blocked card of OTP banka d.d. - compensation to the retailer in Croatia– card taken away at a point of sale in Croatia		HRK 335
7.12.	Customer's cost – unauthorised utilisation of a blocked card of OTP banka d.d. - compensation to the retailer abroad - card taken away at a point of sale abroad		actual costs
7.13.	Fee charged for deferred payment upon purchase transactions made with VISA Business (VBC)		
7.13.1.	Deferral fee according to Model 1 (deferral of payment for 1 month)		0.8% on the amount of the purchase transaction in the accounting period
7.13.2.	Deferral fee according to Model 2 (deferral of payment for 2 months)		1% on the amount of the purchase transaction in the accounting period
7.13.3.	Collection under cession transactions		1.00%

\*Global Customer Assistance Services are only used abroad

Fees under items 7.7. and 7.8. have been defined by VISA.

Amounts in EUR and USD are charged as HRK equivalent at the sales exchange rate for cash.

Item	Type of service	Calculation basis	Fee
<b>8. VISA BUSINESS ELECTRON CARD</b>			
8.1.	Annual membership fee		
8.1.1	- for the first year	card	HRK 50.00
8.1.2	- for the following years	card	HRK 50.00
8.2.	Replacing the existing VISA Business Electron card		
8.2.1	- due to loss, theft	card	HRK 50.00
8.2.2	- due to change to the registration data, damaged card etc.	card	HRK 30.00
8.3.	Separate PIN print-out	card	HRK 20.00
8.4.	Cash withdrawal - Visa Business Electron card		
8.4.1	- at OTP banka ATMs	transaction	0.15%
8.4.2	- at ATMs in Croatia - excluding OTP banka ATMs	transaction	2.00%, but not less than HRK 20
8.4.3	- at ATMs abroad	transaction	2.00%, but not less than HRK 20
8.4.4	- at EFT/POS terminals in Croatia	transaction	4.00%, but not less than HRK 35
8.4.5	- at EFT/POS terminals abroad	transaction	4.00%, but not less than HRK 35
8.4.6	- at OTP banka EFT/POS terminals	transaction	2.50% but not less than HRK 10.00
8.5.	Payment through EDT/POS terminals	transaction	none
8.6.	Urgent issuing of a card in Croatia	card	HRK 100
8.7.	Global Customer Assistance Service		
8.7.1	Reporting a lost / stolen card abroad		USD 35
8.7.2	Request for urgent cash withdrawal abroad without a card:		
8.7.2.1.	- contacting OTP Banka d.d.		USD 175
8.7.2.2.	- contacting GCAS		USD 225
8.7.3	Urgent issuing of a card abroad		USD 275
8.8.	Ungrounded complaints in connection with the transaction		HRK 75.00

Item	Type of service	Calculation basis	Fee
<b>9. VISA BUSINESS GOLD CARD</b>			
9.1.	Annual membership fee (main and additional cardholder)	card	HRK 500
9.2.	Replacing the existing VISA Business card		
9.2.1	- due to loss, theft	card	HRK 50
9.2.2	- due to change to the registration data	card	HRK 50
9.2.3	- due to the damage to the card	card	HRK 50
9.3.	Issuing of a new PIN	card	HRK 30
9.4.	Cash withdrawal		
9.4.1	At OTP banka ATMs	transaction	3.00%, or not less than HRK 30
9.4.2	At ATMs in Croatia	transaction	4.00%, or not less than HRK 40.00
9.4.3	At ATMs abroad, including the ATMs of the OTP group	transaction	4.00%, or not less than HRK 40
9.4.4	At EFT/POS terminals in Croatia	transaction	4.00%, or not less than HRK 40.00
9.4.5	At EFT/POS terminals abroad, including the OTP group EFT/POS terminals	transaction	4.00%, or not less than HRK 40.00
9.4.6	At OTP banka EFT/POS terminals	transaction	4.00%, or not less than HRK 40.00
9.4.7	Purchase through POS		none
9.4.8	Urgent issuing of a card in Croatia		HRK 100
9.4.9	*Global Customer Assistance Service		
9.4.9.1.	Advertising a VISA Business card in the Bulletin of invalid cards for the region		USD 30
9.4.9.2.	Reporting a lost / stolen card abroad		USD 35
9.4.9.3.	Request for urgent cash withdrawal abroad without a card:		
9.4.9.3.1.	- contacting OTP banka		USD 175
9.4.9.3.2.	- contacting GCAS		USD 225
9.4.9.4.	Urgent issuing of a card abroad		USD 275
9/4/10.	Ungrounded complaints in connection with the transaction		HRK 50
9.4.11.	Customer's cost – unauthorised utilisation of a blocked card of OTP banka d.d. at points of sale of OTP banka d.d. – compensation to the retailer		USD 335
9.4.12.	Customer's cost – unauthorised utilisation of a blocked card of OTP banka d.d. - compensation to the retailer in Croatia– card taken away at a point of sale in Croatia		USD 335
9.4.13.	Customer's cost – unauthorised utilisation of a blocked card of OTP banka d.d. - compensation to the retailer abroad - card taken away at a point of sale abroad		actual costs

9.4.14.	Fee charged for deferred payment upon purchase transactions made with VISA Business (VBC)	
9.4.14.1.	Deferral fee according to Model 1 (deferral of payment for 1 month)	0.8% on the amount of the purchase transaction in the accounting period
9.4.14.2.	Deferral fee according to Model 2 (deferral of payment for 2 months)	1% on the amount of the purchase transaction in the accounting period
9.4.15.	Collection under cession transactions	1.00%

<b>Item</b>	<b>Type of service</b>	<b>Calculation basis</b>	<b>Fee</b>
<b>10.</b>	<b>Fees charged for using the packages intended for MSEs</b>		
<b>10.1.</b>	<b>OTP Start* Package</b>		
10.1.1.	Arranging of the OTP Start Package		none
10.1.2.	Monthly membership fee for OTP Start Package		HRK 60
10.1.3.	Account opening	account	none
10.1.4.	Account keeping (monthly)	account	none
10.1.5.	Loan approval and processing of applications for guarantees, including the short-term line of credit in the form of an overdraft (apart from the loan programmes in cooperation with the Ministries, local government units or Croatian Bank for Reconstruction and Development and separate business cooperation agreements)	loan/guarantee	25% off
10.1.6.	Using of a token Element@Internet banking	token	none for 2 tokens
10.1.7.	VISA Business Electron card - annual membership fee for the first year	card	none for all the cards
10.1.8.	Visa Business Electron card - annual membership fee for the following years	card	none for all the cards
10.1.9.	Processing of VISA Business card application – one-off for legal entities or small business owners		50% off
10.1.10.	Annual membership fee for VISA Business card	card	50% off
10.1.11.	Arranging the SMS info service (card control)	service activation	none
10.1.12.	Arranging the SMS info service (interactive SMS)	service activation	none
10.1.13.	Arranging the SMS info service (account control)	service activation	none
10.1.14.	SMS info (card control)	sending of SMS	50% off
10.1.15.	SMS info (interactive SMS)	sending of SMS	50% off
10.1.16.	SMS info (account control)	sending of SMS	50% off
10.1.17.	Standing orders for loans, transaction account overdrafts and Visa Business Cards with OTP banks	order	100% off
10.1.18.	Internal electronic order via eELEMENT@ internet banking - submitted before the value date	order	50% off
10.1.19.	Internal electronic order via eELEMENT@ internet banking - submitted on the value date	order	50% off
10.1.20.	External electronic order via eELEMENT@ internet banking - submitted before the value date	order	25% off
10.1.21.	External electronic order via eELEMENT@ internet banking - submitted on the value date	order	25% off
10.1.22.	Monthly membership fee for OTP m-business service	end user	None for one end user
10.1.23.	Internal electronic order via OTP m-business - submitted before the value date	order	50% off
10.1.24.	Internal electronic order via OTP m-business - submitted on the value date	order	50% off
10.1.25.	External electronic order via OTP m-business - submitted before the value date	order	25% off
10.1.26.	External electronic order via OTP m-business - submitted on the value date	order	25% off
<b>10.2.</b>	<b>OTP Extra Package*</b>		
10.2.1.	Arranging of the OTP Extra Package		none
10.2.2.	Monthly membership fee for OTP Extra		HRK 100
10.2.3.	Account opening	account	none
10.2.4.	Account keeping (monthly)	account	none
10.2.5.	Loan approval and processing of applications for guarantees, including the short-term line of credit in the form of an overdraft (apart from the loan programmes in cooperation with the Ministries, local government units or Croatian Bank for Reconstruction and Development and separate business cooperation agreements)	loan/guarantee	50% off
10.2.6.	Using of a token Element@Internet banking	token	none for three tokens
10.2.7.	VISA Business Electron card - annual membership fee for the first year	card	none for all the cards
10.2.8.	Visa Business Electron card - annual membership fee for the following years	card	none for all the cards
10.2.9.	Processing of Applications for VISA Business cards – one-off for legal entities or small business owners		none
10.2.10.	Annual membership fee for VISA Business card	card	100% off
10.2.11.	Arranging the SMS info service (card control)	service activation	none
10.2.12.	Arranging the SMS info service (interactive SMS)	service activation	none
10.2.13.	Arranging the SMS info service (account control)	service activation	none

10.2.14.	SMS info (card control)	sending of SMS	50% off
10.2.15.	SMS info (interactive SMS)	sending of SMS	50% off
10.2.16.	SMS info (account control)	sending of SMS	50% off
10.2.17.	Standing orders for loans, transaction account overdrafts and Visa Business Cards with OTP banka	order	100% off
10.2.18.	Internal electronic order via eELEMENT@ internet banking - submitted before the value date	order	100% off
10.2.19.	Internal electronic order via eELEMENT@ internet banking - submitted on the value date	order	100% off
10.2.20.	External electronic order via eELEMENT@ internet banking - submitted before the value date	order	50% off
10.2.21.	External electronic order via eELEMENT@ internet banking - submitted on the value date	order	50% off
10.2.22.	Monthly membership fee for OTP m-business service	end user	None for two end users
10.2.23.	Internal electronic order via OTP m-business - submitted before the value date	order	100% off
10.2.24.	Internal electronic order via OTP m-business - submitted on the value date	order	100% off
10.2.25.	External electronic order via OTP m-business - submitted before the value date	order	50% off
10.2.26.	External electronic order via OTP m-business - submitted on the value date	order	50% off
<b>10.3.</b>	<b>OTP Welcome Package*</b>		
10.3.1.	Arranging of the OTP Welcome Package		none
10.3.2.	Monthly membership fee for the OTP Welcome Package		HRK 25
10.3.3.	Account opening	account	none
10.3.4.	Account keeping (monthly)	account	none
10.3.5.	Loan approval and processing of applications for guarantees, including the short-term line of credit in the form of an overdraft (apart from the loan programmes in cooperation with the Ministries, local government units or Croatian Bank for Reconstruction and Development and separate business cooperation agreements)**	loan/ guarantee	100% off
10.3.6.	Using of a token Element@Internet banking	token	none for 2 tokens
10.3.7.	VISA Business Electron card - annual membership fee for the first year	card	None for all the cards
10.3.8.	VISA Business Electron card - annual membership fee for the following years	card	None for all the cards
10.3.9.	Processing of Applications for VISA Business cards – one-off for legal entities or small business owners		50% off
10.3.10.	Annual membership fee for the VISA Business card	card	50% off
10.3.11.	Arranging the SMS info service (card control)	service activation	none
10.3.12.	Arranging the SMS info service (interactive SMS)	service activation	none
10.3.13.	Arranging the SMS info service (account control)	service activation	none
10.3.14.	SMS info (card control)	sending of SMS	50% off
10.3.15.	SMS info (interactive SMS)	sending of SMS	50% off
10.3.16.	SMS info (account control)	sending of SMS	50% off
10.3.17.	Standing orders for loans, transaction account overdrafts and Visa Business Cards with OTP banka	order	100% off
10.3.18.	Internal electronic order via eELEMENT@ internet banking - submitted before the value date	order	100% off
10.3.19.	Internal electronic order via eELEMENT@ internet banking - submitted on the value date	order	100% off
10.3.20.	External electronic order via eELEMENT@ internet banking - submitted before the value date	order	50% off
10.3.21.	External electronic order via eELEMENT@ internet banking - submitted on the value date	order	50% off
10.3.22.	Monthly membership fee for OTP m-business service	end user	None for one end user
10.3.23.	Internal electronic order via OTP m-business - submitted before the value date	order	100% off
10.3.24.	Internal electronic order via OTP m-business - submitted on the value date	order	100% off
10.3.25.	External electronic order via OTP m-business - submitted before the value date	order	50% off
10.3.26.	External electronic order via OTP m-business - submitted on the value date	order	50% off
<b>10.4.</b>	<b>OTP Accountant Package 1 (2-4 related clients)*</b>		
10.4.1.	Arranging the OTP Accountant Package 1		none
10.4.2.	Monthly membership fee for the OTP Accountant Package 1		HRK 50
10.4.3.	Account opening	account	none
10.4.4.	Account keeping (monthly)	account	none

10.4.5.	Loan approval and processing of applications for guarantees, including the short-term line of credit in the form of an overdraft (apart from the loan programmes in cooperation with the Ministries, local government units or Croatian Bank for Reconstruction and Development and separate business cooperation agreements)	loan/ guarantee	50% off
10.4.6.	Information on solvency (bon 2)	copy	none for one copy
10.4.7.	Using of a token	token	none for one token
10.4.8.	Using of eELEMENT@ smart card	card	none for one card
10.4.9.	VISA Business Electron card - annual membership fee for the first year	card	none for all the cards
10.4.10.	VISA Business Electron card - annual membership fee for the following years	card	none for all the cards
10.4.11.	Processing of Applications for VISA Business cards – one-off for legal entities or small business owners		25% off
10.4.12.	Annual membership fee for VISA Business card	card	50% off
10.4.13.	Arranging the SMS info service (card control)	service activation	none
10.4.14.	Arranging the SMS info service (interactive SMS)	service activation	none
10.4.15.	Arranging the SMS info service (account control)	service activation	none
10.4.16.	SMS info (card control)	sending of SMS	50% off
10.4.17.	SMS info (interactive SMS)	sending of SMS	50% off
10.4.18.	SMS info (account control)	sending of SMS	50% off
10.4.19.	Standing orders for loans, transaction account overdrafts and Visa Business Cards with OTP banka	order	100% off
10.4.20.	Internal cashless hard copy orders - submitted before the value date in the branch	order	51% off
10.4.21.	Internal cashless hard copy orders - submitted on the value date in branches	order	46% off
10.4.22.	External cashless hard copy orders - submitted before the value date in the branch	order	49% off
10.4/23.	External cashless hard copy orders - submitted on the value date in the branch	order	40% off
10.4.24.	Internal electronic order via eELEMENT@ internet banking - submitted before the value date	order	54% off
10.4.25.	Internal electronic order via eELEMENT@ internet banking - submitted on the value date	order	38% off
10.4.26.	External electronic order via eELEMENT@ internet banking - submitted before the value date	order	44% off
10.4.27.	External electronic order via eELEMENT@ internet banking - submitted on the value date	order	37% off
10.4.28.	Hard copy statements on payments to/from the account in the branch	item	30% off
10.4.29.	Monthly membership fee for OTP m-business service	end user	None for one end user
10.4.30.	Internal electronic order via OTP m-business - submitted before the value date	order	30% off
10.4.31.	Internal electronic order via OTP m-business - submitted on the value date	order	30% off
10.4.32.	External electronic order via OTP m-business - submitted before the value date	order	30% off
10.4.33.	External electronic order via OTP m-business - submitted on the value date	order	30% off
<b>10.5.</b>	<b>OTP Accountant Package 2 (5-7 related clients)*</b>		
10.5.1.	Arranging the OTP Accountant Package 2		none
10.5.2.	Monthly membership fee for the OTP Accountant Package 2		HRK 40
10.5.3.	Account opening	account	none
10.5.4.	Account keeping (monthly)	account	none
10.5.5.	Loan approval and processing of applications for guarantees, including the short-term line of credit in the form of an overdraft (apart from the loan programmes in cooperation with the Ministries, local government units or Croatian Bank for Reconstruction and Development and separate business cooperation agreements)	loan/ guarantee	100% off
10.5.6.	Information on solvency (bon 2)	copy	none for one copy
10.5.7.	Using of a token Element@Internet banking	token	none for one token
10.5.8.	Using the eELEMENT@ smart card	card	none for 2 cards

10.5.9.	VISA Business Electron card - annual membership fee for the first year	card	none for all the cards
10.5.10.	VISA Business Electron card - annual membership fee for the following years	card	none for all the cards
10.5.11.	Processing of Applications for VISA Business cards – one-off for legal entities or small business owners		50% off
10.5.12.	Annual membership fee for VISA Business card	card	50% off
10.5.13.	Arranging the SMS info service (card control)	service activation	none
10.5.14.	Arranging the SMS info service (interactive SMS)	service activation	none
10.5.15.	Arranging the SMS info service (account control)	service activation	none
10.5.16.	SMS info (card control)	sending of SMS	50% off
10.5.17.	SMS info (interactive SMS)	sending of SMS	50% off
10.5.18.	SMS info (account control)	sending of SMS	50% off
10.5.19.	Standing orders for loans, transaction account overdrafts and Visa Business Cards with OTP banka	order	100% off
10.5.20.	Internal cashless hard copy - submitted before the value date in the branch	order	60% off
10.5.21.	Internal cashless hard copy orders - submitted on the value date in the branch	order	55% off
10.5.22.	External cashless hard copy orders - submitted before the value date in the branches	order	58% off
10.5.23.	External cashless hard copy orders - submitted on the value date in branches	order	50% off
10.5.24.	Internal electronic order via eELEMENT@ internet banking - submitted before the value date	order	67% off
10.5.25.	Internal electronic order via eELEMENT@ internet banking - submitted on the value date	order	56% off
10.5.26.	External electronic order via eELEMENT@ internet banking - submitted before the value date	order	60% off
10.5.27.	External electronic order via eELEMENT@ internet banking - submitted on the value date	order	55% off
10.5.28.	Hard copy statements on payments to/from the account in the branch	item	30% off
10.5.29.	Monthly membership fee for OTP m-business service	end user	None for one end user
10.5.30.	Internal electronic order via OTP m-business - submitted before the value date	order	50% off
10.5.31.	Internal electronic order via OTP m-business - submitted on the value date	order	50% off
10.5.32.	External electronic order via OTP m-business - submitted before the value date	order	50% off
10.5.33.	External electronic order via OTP m-business - submitted on the value date	order	50% off
<b>10.6.</b>	<b>OTP Accountant Package 3 (over 8 related clients)*</b>		
10.6.1.	Arranging the OTP Accountant Package 3		none
10.6.2.	Monthly membership fee for the OTP Accountant Package 3		HRK 40
10.6.3.	Account opening	account	none
10.6.4.	Account keeping (monthly)	account	none
10.6.5.	Loan approval and processing of applications for guarantees, including the short-term line of credit in the form of an overdraft (apart from the loan programmes in cooperation with the Ministries, local government units or Croatian Bank for Reconstruction and Development and separate business cooperation agreements)	loan/ guarantee	100% off
10.6.6.	Information on solvency (bon 2)	copy	none for one copy
10.6.7.	Using of a token Element@Internet banking	token	none for two tokens
10.6.8.	Using the eELEMENT@ smart card	card	none for two cards
10.6.9.	VISA Business Electron card - annual membership fee for the first year	card	none for all the cards
10.6.10.	VISA Business Electron card - annual membership fee for the following years	card	none for all the cards
10.6.11.	Processing of Applications for VISA Business cards – one-off for legal entities or small business owners		100% off

10.6.12.	Annual membership fee for VISA Business card	card	50% off
10.6.13.	Arranging the SMS info service (card control)	service activation	none
10.6.14.	Arranging the SMS info service (interactive SMS)	service activation	none
10.6.15.	Arranging the SMS info service (account control)	service activation	none
10.6.16.	SMS info (card control)	sending of SMS	100% off
10.6.17.	SMS info (interactive SMS)	sending of SMS	50% off
10.6.18.	SMS info (account control)	sending of SMS	50% off
10.6.19.	Standing orders for loans, transaction account overdrafts and Visa Business Cards with OTP banka	order	100% off
10.6.20.	Internal cashless hard copy orders - submitted before the value date in the branch	order	71% off
10.6.21.	Internal cashless hard copy orders - submitted on the value date in the branch	order	68% off
10.6.22.	External cashless hard copy orders - submitted before the value date in branches	order	70% off
10.6.23.	External cashless hard copy orders - submitted on the value date in branches	order	65% off
10.6.24.	Internal electronic order via eELEMENT@ internet banking - submitted before the value date	order	100% off
10.6.25.	Internal electronic order via eELEMENT@ internet banking - submitted on the value date	order	100% off
10.6.26.	External electronic order via eELEMENT@ internet banking - submitted before the value date	order	100% off
10.6.27.	External electronic order via eELEMENT@ internet banking - submitted on the value date	order	100% off
10.6.28.	Hard copy statements on payments to/from the account in the branch	item	30% off
10.6.29.	Monthly membership fee for OTP m-business service	end user	None for one end user
10.6.30.	Internal electronic order via OTP m-business - submitted before the value date	order	100% off
10.6.31.	Internal electronic order via OTP m-business - submitted on the value date	order	100% off
10.6.32.	External electronic order via OTP m-business - submitted before the value date	order	100% off
10.6.33.	External electronic order via OTP m-business - submitted on the value date	order	100% off

\* The discounts apply to regular transaction accounts

Item	Type of service	Calculation basis	Fee
<b>10.7.</b>	<b>OTP Agro Package*</b>		
10.7.1.	Arranging of the OTP Agro Package		none
10.7.2.	Monthly membership fee for the OTP Agro Package		HRK 50
10.7.3.	Account opening	account	none
10.7.4.	Account keeping (monthly)	account	none
10.7.5.	Loan approval and processing of applications for guarantees, including the short-term line of credit in the form of an overdraft (apart from the loan programmes in cooperation with the Ministries, local government units or Croatian Bank for Reconstruction and Development and separate business cooperation agreements)	loan/guarantee	50% off
10.7.6.	Aribusiness loan based on eligibility for subsidies		50% off
10.7.7.	Using of a token Element@Internet banking	token	one for 2 tokens
10.7.8.	VISA Business Electron card - annual membership fee for the first year	card	none for all the cards
10.7.9.	VISA Business Electron card - annual membership fee for the following years	card	none for all the cards
10.7.10.	Processing of Applications for VISA Business cards – one-off for legal entities or small business owners		100% off
10.7.11.	Annual membership fee for VISA Business card	card	50% off
10.7.12.	Arranging the SMS info service (card control)	service activation	none
10.7.13.	Arranging the SMS info service (interactive SMS)	service activation	none
10.7.14.	Arranging the SMS info service (account control)	service activation	none
10.7.15.	SMS info (card control)	sending of SMS	50% off
10.7.16.	SMS info (interactive SMS)	sending of SMS	50% off
10.7.17.	SMS info (account control)	sending of SMS	50% off
10.7.18.	Standing orders for loans, transaction account overdrafts and Visa Business Cards with OTP banka	order	100% off

10.7.19.	Internal electronic order via eELEMENT@ internet banking - submitted before the value date	order	50% off
10.7.20.	Internal electronic order via eELEMENT@ internet banking - submitted on the value date	order	50% off
10.7.21.	External electronic order via eELEMENT@ internet banking - submitted before the value date	order	25% off
10.7.22.	External electronic order via eELEMENT@ internet banking - submitted on the value date	order	25% off
10.7.23.	Monthly membership fee for OTP m-business service	end user	None for one end user
10.7.24.	Internal electronic order via OTP m-business - submitted before the value date	order	50% off
10.7.25.	Internal electronic order via OTP m-business - submitted on the value date	order	50% off
10.7.26.	External electronic order via OTP m-business - submitted before the value date	order	25% off
10.7.27.	External electronic order via OTP m-business - submitted on the value date	order	25% off

\* The discounts apply to regular transaction accounts

## II PAYMENTS IN FOREIGN CURRENCY

Item	Type of service	Fee
<b>1.</b>	<b>REMITTANCES AND CHEQUES</b>	
1.1.	Payment	
1.1.1.	Upon order of legal entities	
1.1.1.1.	Payment by remittance - cross-border and national transactions	
1.1.1.1.1.	payment in EUR currency (SEPA) – hard copy	0.20%, or not less than HRK 130 and not more than HRK 1,000
1.1.1.1.2.	payment in EUR currency (SEPA) - Element@	0.12%, or not less than HRK 80, and not more than HRK 700
1.1.1.1.3.	payment in a currency other than EUR or other than SEPA* payments – hard copy	0.30%, or not less than HRK 130, and not more than HRK 7,000
1.1.1.1.4.	payment in a currency other than EUR or other than SEPA* payments - Element@:	0.25%, but not less than HRK 80, and not more than HRK 7,000
1.1.1.2.	International remittances	
1.1.1.2.1.	international payments – hard copy	0.30%, or not less than HRK 130, and not more than HRK 7,000
1.1.1.2.2.	international payments - Element@	0.25%, but not less than HRK 80, and not more than HRK 7,000
1.1.2.	Conditional remittances	0.5%, or not less than HRK 200
1.1.3.	Modifications of instructions	HRK 60 + possible costs of the other bank
1.1.4.	Cancellation of remittances	HRK 100 + possible costs of the other bank
<b>1.2.</b>	<b>Collection (inflows)</b>	
1.2.1.	In favour of legal entities' accounts	
1.2.1.1.	Cross-border and national	
1.2.1.1.1	Inflow in the EUR currency (SEPA)	0.12% or not less than HRK 50, and not more than HRK 700
1.2.1.1.2	Inflow in a currency other than EUR or other than SEPA* payments	0.2% or not less than HRK 60, and not more than HRK 7,000
1.2.1.2.	other inflows	0.2% or not less than HRK 60 and not more than HRK 7,000
1.2.3.	Conditional remittances	0.5% or not less than HRK 200

Modification or cancellation of a payment order can be effected only before its processing. Request for the cancellation or the modification of an already processed payment order can be effected only upon customer's consent

SEPA\* payments - payment orders that meet the following requirements:

- Currency: EUR
- Account number: valid IBAN (of the payer/payee)
- Fee charging option: SHA
- Utilisation of the BIC of the payment service provider
- Applied in: Country in which the bank of the payer/payee is located: 28 EU member states + Norway, Iceland, Liechtenstein, Switzerland and Monaco

Item	Type of service	Fee
<b>2.</b>	<b>COLLECTIONS AND PAYMENTS IN FOREIGN CURRENCY CASH</b>	
2.1.	Takeover of cash - collection after export of merchandise and services	0.3% or no less than HRK 60
2.2.	Depositing of cash under other activities	0.5% or not less than HRK 60
2.3.	Payment of advance for a business trip abroad	1% or not less than HRK 60
2.4.	Deposits and withdrawals - special foreign exchange account	0.30% or not less than HRK 60 and not more than HRK 300