FEES CHARGED FOR PAYMENT SERVICES TO NON-CONSUMERS

Applicable as of April 6, 2021

GENERAL PROVISIONS

1. OTP banka dioničko društvo (hereinafter the Bank) collects fees for the services it provides, in accordance with the provisions hereof (hereinafter the Decision).
   Apart from this Decision, the applicable Policy of adjustment of nominal interest rates and fees in retail operations shall also apply to retail operations.

2. Fees are charged to customers for the services provided, unless regulated otherwise in an agreement concluded by and between the relevant customer and thee Bank.

3. The Bank shall charge the applicable fee along with any actual costs it incurs during the provision of the service.

   Actual costs shall be:

3.1. Postage charged for express deliveries and air mail, deliveries made using special services, postage charged for various parcels and costs of transport,
3.2. Commissions and the fees charged by other domestic and international financial institutions, incurred during the provisions of the relevant service,
3.3. Legal fees, court expenses, protest, bill claim, discharge, etc.
3.4. Teller and vault supplies (day and night safe deposit bags and the like),
3.5. Other actual costs as determined by the competent head of the division or the Board of the Bank.

4. Fees for the services provided are charged and collected in the currency of the transaction.

5. Fees charged for international transactions the Bank carries out for customers in the country, are calculated and collected in HRK. As regards international transactions, the f/c price of the service, which is then converted to kuna using the official sale exchange rate of OTP Banka d.d., applicable on the day of provision of the service, is taken as the basis. As regards the transactions with an f/c clause, the f/c price of the service, which is then converted to kuna using the official sale exchange rate of OTP banka d.d., applicable on the day of provision of the service, is taken as the basis, except in cases of guarantee transactions to which the official sale exchange rate of OTP banka d.d., applicable on the day of provision of the service, shall apply. The Bank will execute international orders, given by any customer, in accordance with the General Operating Terms and Conditions of the Bank, whereas related fees will be charged and collected in accordance herewith.

6. Claims of the Bank under fees shall fall due on the day specified on the calculation, agreement, debit records, etc.

7. Due outstanding claims from item 1 hereof shall be subject to penalty interest charged by the Bank, in accordance with the Decision on Interest, from the day of debiting to the date of settlement.

8. The Bank shall charge all the commissions and costs, which are calculated by the international correspondent, to the principal.

9. The fees charged for the services provided under the Decision are the lowest fees. The Bank may set a higher or a lower fee, depending on the risk of the transaction, operating costs, and the amount of such a fee on the market. The decision on the application of a higher fee than the fee set herein shall be made by the competent director of the division at the proposal of the relevant business centre, whereas the decision on application of a lower fee shall be made by the Board of the Bank at the proposal of the competent head of the division.
   Collected fee is not reimbursed (this provision does not apply to retail operations, natural persons – consumers).

10. By the entry into force hereof, the Decision shall apply to all the ongoing transactions that are subject to this Decision, noting that, where a pricing range is specified, the upper limit shall apply unless agreed otherwise.

11. As regards the services not contemplated herein, related fees shall be charged as agreed (this provision does not apply too retail operations, natural persons – consumers).

12. All mandatory statistical data shall be made available by the Bank to another bank, free of charge.

I. PAYMENTS IN LOCAL CURRENCY

Item	Type of service	Calculation basis	OTP fee (HRK)	FINA fee (HRK)
1.	**ACCOUNTS REGISTRY OPERATIONS**			
1.1.	Account opening	account	50.00	
1.1.1.	Mediation upon account opening	account		61.00
1.2.	Account keeping (monthly)*	account	30.00	
1.2.1.	Keeping of registration data of budget beneficiaries	beneficiary	-	12.00
1.3.	Founding deposit record	deposit	50.00	12.20
1.4.	Account closing	account	150.00	
1.5.	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	OTP fee (HRK)	FINA fee (HRK)
2.	**PROCESSING OF CASH**			
2.1.	Deposits			
2.1.1	Deposits made by customers	amount	0.28%	0.35%
2.1.2.	Deposits made for customers after collection	amount		0.25%
2.2.*	Withdrawals	amount	0.28%	0.35%
2.2.1.	Withdrawal authorisation	order	-	1.00
2.3.	Deposits via the night safe deposit box	amount	0.19%	0.35%
2.4.	Deposits at OTP bank ATMs	amount	0.19%	
2.5.	Deposits to accounts held with other banks	amount	1.00%	-
2.6.	Operations in relation to the Law on Prevention of Money Laundering	order	14.00	
2.7.	Coin exchange	amount	2.5%	
2.8.	Cash collection	collection and location	according to the contract	
2.9.	Insurance of cash	insured amount	0.006% + VAT	
2.10.	Deposit on agent's location	amount	0.23%	

**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	OTP fee (HRK)	FINA fee (HRK)
3.	**PROCESSING OF CASH AND CASHLESS ORDERS**			
3.1.	Processing of internal orders			
3.1.1	Hard copy orders			
3.1.1.1.	- cashless orders*	order	13.00	13.00
3.1.1.2.	- cash payment orders	order	5.00	5.00
3.1.1.3.	- cash withdrawal orders	order	5.00	5.00
3.1.1.4.	- cash payment orders via the night safe deposit box	order	5.00	5.00
3.1.1.5.	- cash payment for deposit on agent's location	order	4.90	
3.1.2.	Orders on magnetic media	order	3.50	5.00
3.1.3.	Electronic orders	order	2.50	3.50
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	0.09%	
3.1.7.2.	Internal transfer order	order	5.00	

**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 3.1.1.1.*

3.1.8.	OTP m-business orders	order	2.50	
3.1.9.	MT101internal orders	order	20.00	
3.1.10.	Batch booking true internal order	order	2.50	-
3.2.	Processing of external orders			
3.2.1	Hard copy orders	order	13.00	13.00
3.2.2.	Orders on magnetic media	order	3.50	5.00
3.2.3.	Orders on electronic media	order	2.50	4.00
3.2.4.	Croatian Large Value Payment System - Swift or internet banking transfer	order	70.00	
3.2.5.	External orders submitted on the value date	order	3.10	
3.2.6.	External standing order - transfer of funds			
3.2.6.1.	External transfer	amount	0.09%	
3.2.6.2.	External transfer order	order	8.00	
3.2.7.	OTP m-business orders	order	2.50	
3.2.8.	MT101 external orders	order	20.00	
3.2.9.	Batch booking true external order	order	2.50	
3.2.10.	Orders received from other participants via NCS	electronic order/message	0.90	

3.3.	Exchange with other systems			
3.3.1.	- sending of orders	order		0.50
3.3.2.	- receiving of orders	order		0.50
3.4.	SEPA direct debit - payee fees			
3.4.1.	Contracting of SEPA direct debit - one-off	contracted service	1000.00	
3.4.2.	Maintenance of SEPA direct debit - monthly	contracted service	500.00	
3.4.3.	Report via pain.002 message	item	1.00	
3.4.4.	Pain.008 order			
3.4.4.1.	- internal pain.008 order	order received	1.50	
3.4.4.2.	- external pain.008 order	order received	2.00	
3.4.5.	Pain.007 order			
3.4.5.1.	- internal pain.007 order	order received	1.50	
3.4.5.2.	- external pain.007 order	order received	2.00	
3.4.6.	Post-processing of order			
3.4.6.1.	Refund at the request of the payer for an unauthorized transaction	order	25.00	
3.5.	Withdrawal of orders			
3.5.1.	Effecting of a request for withdrawal of order	order	5.00	
3.5.2.	Withdrawal of orders without coverage by the Bank	order	5.00	

Item	Type of service	Calculation basis	OTP fee (HRK)	FINA fee (HRK)
4.	**REPORTING**			
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	0.55 item	4.00 page
4.1.1.1.	- as a hard copy sent by post	started page	0.55	-
4.1.2.	- sent via e-mail through OTP m-business service	item	0.10	
4.1.3.	- by e-mail (PDF,txt, camt.053)	item	0.10	
4.1.4.	Other types of statements			
4.1.4.1.	- as a file (mag. media or computer communication)	item	0.15	
4.1.4.2.	FINA - disc, tape, CD	item		0.23
4.1.4.3.	INFO FINA - sending via modem	item		0.23
4.1.4.4.	FINA e-servis (TXT or XML format)	item		0.23
4.1.4.5.	FINA e-servis (PDF format)	item		0.34
4.1.4.6.	FINA WEB - servis (TXT or XML format)	item		0.23
4.1.4.7.	FINA WEB -servis (PDF format)	item		0.34
4.1.4.8.	FINA - budget beneficiaries report as a file	item	-	0.30
4.1.4.9.	FINA - budget beneficiaries report in hard copy or pdf	page	-	7.50
4.1.4.10.	FINA - overview of budget beneficiaries according to the type of revenue/beneficiary	page	-	7.00
4.1.4.11.	FINA - budget beneficiaries report sent by post	consignment	-	actual costs
4.1.4.12.	FINA - budget beneficiaries report sent by facsimile	page	-	3.00
4.1.4.13.	FINA - budget beneficiaries report sent by mail	message	-	3.00
4.1.4.14.	Exchange of data for customers' account statements – FINA	item	-	0.17
4.1.4.15.	MT 940 (SWIFT)			
4.1.4.15.1.	for one swift address defined per account (monthly)	Swift address	200.00	
4.1.4.15.2.	for each additional swift address defined per account (monthly)	Swift address	150.00	
4.1.4.16.	MT 940 other channel (monthly)	account	200.00	
4.1.4.17.	MT 942 via SWIFT			
4.1.4.17.1.	for one swift address defined per account (monthly)	Swift address	250.00	
4.1.4.17.2.	for each additional swift address defined per account (monthly)	Swift address	250.00	
4.2.	InfoFINA SERVIS			
4.2.1.	Account keeping (monthly)	account		55.00
4.2.2.	Spoken information	account		27.00
4.2.3.	Faxing information on statement of accounts (monthly)			
4.2.3.1.	- at the same time	mobile phone number		41.00
4.2.3.2.	- as a return call -	mobile phone number		68.00
4.2.3.3.	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.	Internet banking services eLEMENT@ / ON LINE SERVIS			
4.4.1.	Utilisation (monthly)			
4.4.1.1.	Using eLEMENT@ card:	cards	35.00	
4.4.1.2.	Using of a token	(token)	35.00	
4.4.1.3.	Token utilisation-Element@ Light	(token)	35.00	-
4.4.1.4.	Using of a PKI USB stick	USB stick	35.00	
4.4.2.	Account keeping (monthly)	account	-	145.00
4.4.3.	Direct (ON-LINE) account data access			
4.4.3.1.	Survey of daily account balance	insight	-	1.15
4.4.3.2.	Survey of orders in connection with the account			
4.4.3.2.1.	- insight	insight	-	1.40
4.4.3.2.2.	- orders surveyed	record	-	0.35
4.4.3.3.	Survey of statements			
4.4.3.3.1.	- insight	insight	-	1.15
4.4.3.3.2.	-statement items surveyed	record	-	0.80
4.4.3.4.	Survey of turnover (balances-accounts)			
4.4.3.4.1.	- insight	insight	-	1.15
4.4.3.4.2.	- turnover items surveyed	record		0.35
4.5.	Confirmations and surveys given due to legal obligations			
4.5.1.	- as a hard copy	started page	-	54.00
4.5.2.	- as a file (mag. media or computer communication)	item	-	0.35
4.6.	Confirmations and surveys required by customer	started page	50.00 + VAT	-
4.7.	Information on solvency (BON 2)	copy	120 + VAT	-
4.8.	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 4.7., and the second original copy and each next original copy is charged in accordance with item 4.8.*

Item	Type of service	Calculation basis	OTP fee (HRK)	FINA fee (HRK)
5.	**MICROGRAPHIC PROCESSING – OPTICAL PROCESSING OF ORDERS AND OTHER ARCHIVED DOCUMENTS**			
5.1.	Copies of the archived documents	page	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	OTP fee (HRK)	FINA fee (HRK)
6.	**OTHER OPERATIONS**			
6.1.	Preparation and sending of documentation			
6.1.1.	Preparation and sending by post			
6.1.1.1.	Preparation	consignment		
6.1.1.1.1.	Customer's money order sent through the Croatian Post	consignment		2.80
6.1.1.1.2.	Customer's statement of account sent by post	consignment	4.50	2.80
6.1.1.1.3.	Replies following solved complaints	consignment		2.80
6.1.1.1.4.	Documentation based on T.S. 4.3.1.1. (apart from notification further to the Enforcement Act)	consignment		2.80
6.1.1.1.5.	Documentation relating to account opening and transfer of equity capital	consignment		2.80
6.1.1.1.6.	Certified documentation returned to the bank	consignment		2.80
6.1.1.1.7.	Incomplete documentation returned to the bank	consignment		2.80
6.1.1.1.8.	Returning the documents to the Croatian Post	consignment		2.80
6.1.1.2.	Sending	consignment	none	2.80
6.1.1.3.	Sending by facsimile	page		
6.1.1.3.1.	Replies following solved complaints	page		2.80
6.1.1.3.2.	Documentation relating to account opening and transfer of equity capital	page		2.80
6.2.	eLEMENT@ for corporate customers			
6.2.1.	Installation package		none	-
6.2.1.1.	Additional eLEMENT@ 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 eLEMENT@ 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.	eLEMENT@ package - token		none	-
6.2.2.1.	Additional token	token	40.00	
6.2.2.2.	Re-printing of PIN		30.00	
6.2.2.3.	Replacement of a token due to loss, damage, etc.	token	250.00	
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	
6.4.7.	EFTPOS terminal inactivity fee (fee is charged to retailers where no POS terminal at a quarterly level, has a turnover exceeding HRK 6,000 recorded as of the beginning of the quarter 01/05/2016)		HRK 120 + VAT monthly	
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	
6.4.9.	Issuance of BNA cards – one off	Piece	100,00	
6.4.10.	Replacement of the existing BNA card in case of its loss/theft	Piece	100,00	
6.4.11.	Replacement of the existing BNA card at Bank's request	Piece	none	
6.4.12.	Cancellation of the service, card not returned	Piece	100,00	
6.4.13.	Cancellation of the service, card returned	Piece	none	
6.4.14.	Issuance of a new PIN for BNA card	Piece	20,00	
6.5.	Night safe deposit box and cash operations			
6.5.1.	Night safe deposit box cards	card	100.00	
6.5.2.	Night safe deposit box keys	key	150.00	
6.5.3.	Valuable consignments bags	bag	1.50	
6.5.4.	Nigh safe deposit box bags for coins	bag	2.50	
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.	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		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	
6.12.	SWIFT FileAct			
6.12.1.	Arranging of SWIFT FileAct per user		500.00	

6.12.2.	Monthly maintenance of SWIFT FileAct service per user		200.00

Item	Type of service	Calculation basis	Fee
7.	**VISA BUSINESS CARD**		
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% but not less than HRK 30
7.5.2.	- at other ATMs in Croatia (excluding the OTP banka ATMs)	transaction	4.00% but not 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
8.	**VISA BUSINESS DEBIT CARD***		
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 Debit 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		
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 EFT/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

** Fees under tariff item 8 apply to Visa Business Electron and Visa Classic Business Debit cards*

Item	Type of service	Calculation basis	Fee
9.	**VISA BUSINESS GOLD CARD**		
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%, but not less than HRK 30
9.4.2.	At ATMs in Croatia	transaction	4.00%, but not less than HRK 40.00
9.4.3.	At ATMs abroad, including the ATMs of the OTP group	transaction	4.00%, but not less than HRK 40
9.4.4.	At EFT/POS terminals in Croatia	transaction	4.00%, but not less thanHRK 40.00
9.4.5.	At EFT/POS terminals abroad, including the OTP group	transaction	4.00%, but not less thanHRK 40.00
9.4.6.	At OTP banka EFT/POS terminals	transaction	4.00%, but 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%

Item	Type of service	Calculation basis	Fee
10.	**Fees charged for using the packages intended for MSEs**		
10.1.	**OTP Start* Package**		
10.1.1.	Arranging of the OTP Start Package		none
10.1.2.	Monthly membership fee for OTP Start Package		HRK 70
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 two tokens
10.1.7.	VISA Business Debit card - annual membership fee for the first year	card	none for all the cards
10.1.8.	Visa Business Debit 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 banka	order	100% off
10.1.18.	Internal electronic order via eLEMENT@ internet banking - submitted before the value date	order	50% off
10.1.19.	Internal electronic order via eLEMENT@ internet banking - submitted on the value date	order	50% off
10.1.20.	Internal electronic order via eLEMENT@ internet banking – payment in EUR (SEPA)	order	50% off
10.1.21.	Monthly membership fee for OTP m-business service	end user	none for one end user
10.1.22.	Internal electronic order via OTP m-business - submitted before the value date	order	50% off
10.1.23.	Internal electronic order via OTP m-business - submitted on the value date	order	50% off
10.2.	**OTP Extra Package***		
10.2.1.	Arranging of the OTP Extra Package		none
10.2.2.	Monthly membership fee for OTP Extra		HRK 120
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.	Using of an eLEMENT@ smart card	card	none for two cards
10.2.8.	VISA Business Debit card - annual membership fee for the first year	card	none for all the cards
10.2.9.	Visa Business Debit card - annual membership fee for the following years	card	none for all the cards
10.2.10.	Processing of Applications for VISA Business cards – one-off for legal entities or small business owners		none
10.2.11.	Annual membership fee for VISA Business card	card	100% off
10.2.12.	Arranging the SMS info service (card control)	service activation	none
10.2.13.	Arranging the SMS info service (interactive SMS)	service activation	none
10.2.14.	Arranging the SMS info service (account control)	service activation	none
10.2.15.	SMS info (card control)	sending of SMS	50% off
10.2.16.	SMS info (interactive SMS)	sending of SMS	50% off
10.2.17.	SMS info (account control)	sending of SMS	50% off

10.2.18.	Standing orders for loans, transaction account overdrafts and Visa Business Cards with OTP banka	order	100% off
10.2.19.	Internal electronic order via eLEMENT@ internet banking - submitted before the value date	order	100% off
10.2.20.	Internal electronic order via eLEMENT@ internet banking - submitted on the value date	order	100% off
10.2.21.	Monthly membership fee for OTP m-business service	end user	None for three end users
10.2.22.	Internal electronic order via OTP m-business - submitted before the value date	order	100% off
10.2.23.	Internal electronic order via OTP m-business - submitted on the value date	order	100% off
10.2.24.	Internal electronic order via eLEMENT@ internet banking - payment in EUR (SEPA)	order	100% off
10.3.	**OTP Welcome Package***		
10.3.1.	Arranging of the OTP Welcome Package		none
10.3.2.	Monthly membership fee for the OTP Welcome Package		HRK 40
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 two tokens
10.3.7.	VISA Business Debit card - annual membership fee for the first year	card	none for all the cards
10.3.8.	VISA Business Debit 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 eLEMENT@ internet banking - submitted before the value date	order	100% off
10.3.19.	Internal electronic order via eLEMENT@ internet banking - submitted on the value date	order	100% off
10.3.20.	Internal electronic order via eLEMENT@ internet banking - payment in EUR (SEPA)	order	100% off
10.3.21.	Monthly membership fee for OTP m-business service	end user	None for one end user
10.3.22.	Internal electronic order via OTP m-business - submitted before the value date	order	100% off
10.3.23.	Internal electronic order via OTP m-business - submitted on the value date	order	100% off
10.4.	**OTP Accountant Package 1 (2-4 related clients)***		
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 two tokens
10.4.8.	Using of an eLEMENT@ smart card	card	none for two cards
10.4.9.	VISA Business Debit card - annual membership fee for the first year	card	none for all the cards
10.4.10.	VISA Business Debit 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 electronic order via eLEMENT@ internet banking - submitted before the value date	order	50% off
10.4.21.	Internal electronic order via eLEMENT@ internet banking - submitted on the value date	order	50% off
10.4.22.	Internal electronic order via eLEMENT@ internet banking – payment in EUR (SEPA)	order	50% off
10.4.23.	Monthly membership fee for OTP m-business service	end user	None for one end user
10.4.24.	Internal electronic order via OTP m-business - submitted before the value date	order	50% off
10.4.25.	Internal electronic order via OTP m-business - submitted on the value date	order	50% off
10.5.	**OTP Accountant Package 2 (5-7 related clients)***		
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 (BON2)	copy	none for two copies
10.5.7.	Using of a token Element@Internet banking	token	none for two tokens
10.5.8.	Using the eLEMENT@ smart card	card	none for three cards
10.5.9.	VISA Business Debit card - annual membership fee for the first year	card	none for all the cards
10.5.10.	VISA Business Debit 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		100% 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 electronic order via eLEMENT@ internet banking - submitted before the value date	order	100% off
10.5.21.	Internal electronic order via eLEMENT@ internet banking - submitted on the value date	order	100% off
10.5.22.	Internal electronic order via eLEMENT@ internet banking - payment in EUR (SEPA)	order	100% off
10.5.23.	Hard copy statements on payments to/from the account in the branch	item	50% off
10.5.24.	Monthly membership fee for OTP m-business service	end user	None for two end users

10.5.25.	Internal electronic order via OTP m-business - submitted before the value date	order	100% off
10.5.26.	Internal electronic order via OTP m-business - submitted on the value date	order	100% off
10.6.	**OTP Accountant Package 3 (over 8 related clients)***		
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 (BON2)	copy	none for two copies
10.6.7.	Using of a token Element@Internet banking	token	none for three tokens
10.6.8.	Using the eLEMENT@ smart card	card	none for three cards
10.6.9.	VISA Business Debit card - annual membership fee for the first year	card	none for all the cards
10.6.10.	VISA Business Debit 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	100% 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	50% off
10.6.21.	Internal cashless hard copy orders - submitted on the value date in the branch	order	50%off
10.6.22.	Internal electronic order via eLEMENT@ internet banking - submitted before the value date	order	100% off
10.6.23.	Internal electronic order via eLEMENT@ internet banking - submitted on the value date	order	100% off
10.6.24.	Internal electronic order via eLEMENT@ internet banking - payment in EUR (SEPA)	order	100% off
10.6.25.	Hard copy statements on payments to/from the account in the branch	item	50% off
10.6.26.	Monthly membership fee for OTP m-business service	end user	None for two end users
10.6.27.	Internal electronic order via OTP m-business - submitted before the value date	order	100% off
10.6.28.	Internal 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
10.7.	**OTP Agro Package***		
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	loan/guarantee	50% off

	Croatian Bank for Reconstruction and Development and separate business cooperation agreements)		
10.7.6.	Agribusiness loan based on eligibility for subsidies		50% off
10.7.7.	Using of a token Element@Internet banking	token	none for two tokens
10.7.8.	VISA Business Debit card - annual membership fee for the first year	card	none for all the cards
10.7.9.	VISA Business Debit 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	100% 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 eLEMENT@ internet banking - submitted before the value date	order	50% off
10.7.20.	Internal electronic order via eLEMENT@ internet banking - submitted on the value date	order	50% off
10.5.21.	Internal electronic order via eLEMENT@ internet banking - payment in EUR (SEPA)	order	50% off
10.7.22.	Monthly membership fee for OTP m-business service	end user	None for two end users
10.7.23.	Internal electronic order via OTP m-business - submitted before the value date	order	50% off
10.7.24.	Internal electronic order via OTP m-business - submitted on the value date	order	50% off

* The discounts apply to regular transaction accounts

II PAYMENTS IN FOREIGN CURRENCY

Item	Type of service	Fee
1.	**REMITTANCES AND CHEQUES**	
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	HRK 13
1.1.1.1.2.	payment in EUR currency (SEPA*) - Element@**	HRK 2.50
1.1.1.1.3.	payment in EUR currency (SEPA*), MT101	HRK 20
1.1.1.1.4.	payment in EUR currency (SEPA*), high priority - Element@**/MT101**	HRK 70
1.1.1.1.5.	payment in a currency other than EUR or other than SEPA* payments - hard copy	0.30%, but not less than HRK 130, and not more than HRK 7,000
1.1.1.1.6.	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
1.1.1.1.7.	payment in a currency other than EUR or other than SEPA* payments - MT101	0.25%, but not less than HRK 80, and not more than HRK 7,000
1.1.1.1.8.	payment in a currency other than EUR or other than SEPA* payments - high priority - Element@**/MT101**	0.25%, but not less than HRK 100, and not more than HRK 7,000
1.1.1.2.	International remittances	
1.1.1.2.1.	international payments - hard copy	0.30%, but 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
1.1.1.2.3.	international payments - MT101	0.25%, but not less than HRK 80, and not more than HRK 7,000
1.1.1.2.4.	international payments - high priority - Element@**/MT101**	0.25%, but not less than HRK 100, and not more than HRK 7,000
1.1.2.	Modifications of instructions	HRK 60 + possible costs of the other bank
1.1.3.	Cancellation of remittances	HRK 100 + possible costs of the other bank
1.2.	Collection (inflows)	
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*)	HRK 0.90
1.2.1.1.2.	Inflow in a currency other than EUR or other than SEPA* payments	0.2% but not less than HRK 60, and not more than HRK 7,000
1.2.1.2.	International inflows	0.2% but not less than HRK 60 and not more than HRK 7,000

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: EU member states + Norway, Iceland, Liechtenstein, Switzerland and Monaco

** Payments initiated through a payment initiation service provider are subject to the same fees as payments made through eLEMENT@ Internet banking

Item	Type of service	Fee
2.	**COLLECTIONS AND PAYMENTS IN FOREIGN CURRENCY CASH**	
2.1.	Takeover of cash - collection after export of merchandise and services	0.3% but not less than HRK 60
2.2.	Depositing of cash under other activities	0.5% but not less than HRK 60
2.3.	Payment of advance for a business trip abroad	1% but not less than HRK 60
2.4.	Deposits and withdrawals - special foreign exchange account	0.30% but not less than HRK 60 and not more than HRK 300

FINAL PROVISIONS

1. The fees on which VAT is charged are set in the grross ammount, i.e. VAT is included in the amount of the fee.