

Excerpt from the Decision on Pricing related to payment services provided to non-consumers

Applicable as of October 1, 2025

GENERAL PROVISIONS

1. OTP banka dioničko društvo (hereinafter the Bank) collects fees for the services it provides, in accordance with the provisions hereof (hereinafter referred to: the Decision).
In addition to this Decision, in retail banking this matter is also regulated by the applicable Nominal Interest Rate and Pricing Modification Policy.
2. The fees are charged to customers for the services provided, unless otherwise stipulated in an agreement concluded by and between the relevant customer and the Bank.
3. The Bank shall charge the applicable fee along with any actual costs incurred in connection with the service provided.

The 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 fees charged by other domestic and international financial institutions, incurred during the provisions of the relevant service,
 - 3.3. legal representation fees, court expenses, claimed payments under a bill of exchange, lawsuit regarding the bill of exchange, honoured bill of exchange, etc.
 - 3.4. Other actual costs as determined by the competent senior director or the Board of the Bank.
4. The fees for the services provided to foreign banks are charged and collected in the currency of the transaction.
5. The fees charged for international transactions that the Bank carries out for customers in the country are calculated and collected in EUR. As regards foreign exchange operations, the basis taken to calculate the relevant fees shall be the service price in foreign currency converted to EUR using the official sell rate of OTP banka d.d., applicable on the day of provision of the service. As regards the transactions tied to an FX rate, the basis taken to calculate the relevant fees shall be the service price in foreign currency converted to EUR using the middle exchange rate of OTP banka d.d. applicable on the day of provision of the service, save for guarantee transactions, where official sell exchange rate of OTP banka d.d. applicable on the day of provision of the service shall apply. The Bank shall 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. Bank's fee receivables shall fall due on the day specified in the settlement, agreement, debit records, etc.
7. The Bank shall charge penalty interest on all overdue receivables referred to in paragraph (1) above, in accordance with the Decision on Interest, from the due date until the day they are settled.
8. The Bank shall charge to the payer any commissions and costs payable to the foreign correspondent bank.
9. The fees charged for the services provided under the Decision are the minimum fees. However, the Bank may charge higher or lower fees depending on the risk of the transaction, operating costs, and the prevailing market rates.
10. From the day it enters into force, this Decision shall apply to all ongoing transactions that are subject to the Decision, noting that, where a pricing range is specified, the maximum value shall apply unless agreed otherwise.

I – DOMESTIC PAYMENTS IN EUROS

Item	Type of service	Calculation basis	OTP fee (EUR)	FINA fee (EUR)
1.	ACCOUNT REGISTRY OPERATIONS			
1.1.	Account opening	account	6.70	
1.2.	Account maintenance (monthly)*	account	5.40	
1.3.	Equity records	deposit	6.70	
1.4.	Account closing	account	27.00	
1.5.	Changes to the bank account registry**	account	6.70	

* Charged only for accounts with turnover during the related month

** Including a change to the signatory card

Item	Type of service	Calculation basis	OTP fee (EUR)	FINA fee (EUR)
2.	PROCESSING OF CASH			
2.1.	Deposits			
2.1.1	Deposits made by customers*	amount	0.60%	0.60%
2.1.2.	Coin deposit	amount	3.50%	4.00%
2.1.3.	Deposits via night safe deposit box*	amount	0.23%	0.60%
2.1.4.	Coin deposit via night safe deposit box	amount	3.50%	
2.1.5.	Deposit at agent's location*	amount	0.50%	
2.1.6.	Coin deposit at agent's location	amount	3.00%	
2.1.7.	Deposits at OTP banka's cash deposit machines	amount	0.21%	
2.1.8.	Deposits to accounts held with other banks	amount	1.00%	
2.1.9.	Deposits for clients upon collection	amount		0.30%
2.2.	Withdrawals*			
2.2.1.**	Withdrawals by clients	amount	0.60%	0.60%
2.2.2.	Withdrawal authorisation	order		0.20
2.2.3.	Coin withdrawal	amount	3.50%	4.00%
2.3.	Money exchange	amount	3.50%	
2.4.	Operations in relation to the Anti-Money Laundering Act	order	1.90	
2.5.	Cash collection	collection and location	according to the contract	
2.6.	Insurance of cash	insured amount	0.006% + VAT	
2.7.	Deposit error – making error log	order	6.70	

* The fee is accrued for banknotes deposit and withdrawal. The fee under point 2.1.3. relates to deposit of banknotes to night safe deposit box of the Bank and to deposit of banknotes and coins to FINA's night safe deposit box,

** 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 (EUR)	FINA fee (EUR)
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			
3.1.1.1.1.	- cashless transfer orders*	order	3.00	2.00
3.1.1.1.2.	- cashless transfer orders - instant	order	3.00	2.00
3.1.1.2.	- cash payment orders	order	0.80	0.90
3.1.1.3.	- cash withdrawal orders	order	0.80	1.10
3.1.1.4.	- cash payment orders via the night safe deposit box	order	0.70	0.90
3.1.1.5.	- cash payment for deposit on agent's location	order	0.70	
3.1.2.	Orders submitted as files**			
3.1.2.1.	Transfer orders as pain.001 files	order		0.80
3.1.2.2.	Transfer orders as pain.001 files - instant	order		0.80
3.1.3.	Electronic orders			
3.1.3.1.	Electronic transfer orders	order	0.40	0.50
3.1.3.2.	Electronic transfer orders - instant	order	0.40	0.50
3.1.4.	Internal orders submitted on the value date	order	0.35	
3.1.5.	Standing orders for loans, transaction account overdrafts, Visa Business Cards	order	0.35	
3.1.6.	Outstanding debt collection order - Corporate customers***	order	4.00	
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	0.70	
3.1.8.	OTP m-business orders			
3.1.8.1.	OTP m-business transfer orders	order	0.40	
3.1.8.2.	OTP m-business transfer orders - instant	order	0.40	
3.1.9.	MT101 internal orders	order	2.70	
3.1.10.	Batch booking true internal order			
3.1.10.1.	Batch booking true internal transfer order	order	0.35	

3.1.10.2.	Batch booking true internal transfer order - instant	order	0.35	
* Fee calculated for outstanding debt collection orders for MSEs				
** Related exclusively to order submitted as files in the FINA network. Fees for internal payment orders from pain.001 file, submitted in OTP banka network, shall be charged as indicated under items in Group 3.1.3. (electronic orders) and 3.1.10. (BBT orders)				
*** Fee calculated in case the total amount charged on the basis of the created order for the settlement of the total due debt in the accounting period exceeds EUR 270.00. On other orders for the collection of outstanding debt of corporate customers the Bank charges the fee under indicated under item 3.1.1.1.				
3.2.	Processing of external orders			
3.2.1	Hard copy orders			
3.2.1.1.	Hard copy transfer orders	order	3.00	2.00
3.2.1.2.	Hard copy transfer orders - instant	order	3.00	2.00
3.2.2.	Orders in a file*			
3.2.2.1.	Transfer orders in pain.001 file	order		0.80
3.2.2.2.	Transfer orders in pain.001 file - instant	order		0.80
3.2.3.	Orders on electronic media			
3.2.3.1.	Electronic transfer orders	order	0.45	0.55
3.2.3.2.	Electronic transfer orders - instant	order	0.45	0.55
3.2.4.	Urgent payment orders	order	9.30	
3.2.5.	External orders submitted on the value date	order	0.45	
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	1.10	
3.2.7.	OTP m-business orders			
3.2.7.1.	OTP m-business transfer orders	order	0.40	
3.2.7.2.	OTP m-business transfer orders - instant	order	0.40	
3.2.8.	MT101 external orders	order	2.70	
3.2.9.	Batch booking true external order			
3.2.9.1.	Batch booking true external transfer order	order	0.45	
3.2.9.2.	Batch booking true external transfer order - instant	order	0.45	
3.2.10.	Recording inflows	electronic order/message		
3.2.10.1.	Recording inflows from external systems	electronic order/message	0.16	
3.2.10.2.	Recording inflows from external systems - instant	electronic order/message	0.16	
* Related exclusively to order submitted as files in the FINA network. Fees for external payment orders from pain.001 file, submitted in OTP banka network, shall be charged as indicated under items in Group 3.2.3. (electronic orders) and 3.2.9. (BBT orders), that is, as indicated under item 3.2.4. in the event of top priority orders.				
3.3.	Exchange with other systems			
3.3.1.	- sending of orders	order		0.09
3.3.2.	- receiving of orders	order		0.09
3.4.	SEPA direct debit - payee fees			
3.4.1.	Contracting of SEPA direct debit - one-off	contracted service	135.00	
3.4.2.	Maintenance of SEPA direct debit - monthly	contracted service	70.00	
3.4.3.	Report via pain.002 message	item	0.14	
3.4.4.	Pain.008 order			
3.4.4.1.	- internal pain.008 order	order received	0.20	
3.4.4.2.	- external pain.008 order	order received	0.30	
3.4.5.	Pain.007 order			
3.4.5.1.	- internal pain.007 order	order received	0.20	
3.4.5.2.	- external pain.007 order	order received	0.30	
3.4.6.	Post-processing of order			
3.4.6.1.	Refund at the request of the payer for an unauthorized transaction	order	3.35	
3.5.	SEPA (core) direct debit – fees charged to the payer			
3.5.1.	Direct debit transaction			
3.5.1.1.	Internal direct debit transaction	order	0.40	
3.5.1.2.	External direct debit transaction	order	0.40	
3.5.2.	Illegitimate chargeback request for an unauthorised SEPA direct debit transaction	order	40.00	
3.6.	Withdrawal of orders			
3.6.1.	Effecting of a request for withdrawal of order	order	0.70	
3.6.2.	Withdrawal of orders without coverage by the Bank	order	0.70	
Item	Type of service	Calculation basis	OTP fee (EUR)	FINA fee (EUR)
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	0.40 item	0.65 page
4.1.2.	- by e-mail (PDF,txt, camt.053)	item	0.02	

4.1.3.	Other types of statements			
4.1.3.1.	- as a file (mag. media or computer communication)	item	0.02	
4.1.3.2.	FINA – on USB stick, CD or through FINA ON-LINE	item		0.05
4.1.3.3.	INFO FINA - sending via modem	item		0.05
4.1.3.4.	FINA e-servis (TXT or XML format)	item		0.05
4.1.3.5.	FINA e-servis (PDF format)	item		0.07
4.1.3.6.	FINA WEB - servis (TXT or XML format)	item		0.05
4.1.3.7.	FINA WEB -servis (PDF format)	item		0.07
4.1.3.8.	Exchange of data for customers' account statements – FINA	item		0.04
4.1.3.9.	MT 940 (SWIFT)			
4.1.3.9.1.	for one swift address defined per account (monthly)	Swift address	30.00	
4.1.3.9.2.	for each additional swift address defined per account (monthly)	Swift address	20.00	
4.1.3.10.	MT 940 other channel (monthly)	account	30.00	
4.1.3.11.	MT 942 via SWIFT			
4.1.3.11.1.	for one swift address defined per account (monthly)	Swift address	35.00	
4.1.3.11.2.	for each additional swift address defined per account (monthly)	Swift address	35.00	
4.2.	InfoFINA SERVIS			
4.2.1.	Account keeping (monthly)	account		10.00
4.2.2.	Spoken information	account		5.00
4.2.3.	Faxing information on statement of accounts (monthly)			
4.2.3.1.	- at the same time	mobile phone number		7.50
4.2.3.2.	- as a return call -	mobile phone number		12.00
4.2.3.3.	automatic	mobile phone number		19.00
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		5.00
4.3.1.2.	- for each next account of the customer	account		2.60
4.3.2.	Message on change to the account			
4.3.2.1.	- on deposit/withdrawal	message		0.19
4.3.2.2.	- on currently available funds	message		0.19
4.4.	Internet banking services eLEMENT@ / ON LINE SERVIS			
4.4.1.	Utilisation (monthly)			
4.4.1.1.	Using eLEMENT@ card:	cards	5.00	
4.4.1.2.	Using of a token	(token)	5.00	
4.4.1.3.	Token utilisation-Element@ Light	(token)	5.00	
4.4.1.4.	Using of a PKI USB stick	USB stick	5.00	
4.4.2.	Direct (ON-LINE) account data access			
4.4.2.1.	Overview of daily account balance	enquiry		0.19
4.4.2.2.	Overview of orders in connection with the account			
4.4.2.2.1.	- enquiry	enquiry		0.19
4.4.2.2.2.	- orders reviewed	record		0.05
4.5.	Receipts and overviews at request - FINA			
4.5.1.	- as a hard copy	started page		10.00
4.5.2.	- as a file (mag. media or computer communication)	item		0.07
4.6.	Receipts and overviews required by customer	started page	6.80 + VAT	
4.7.	Information on solvency (BON 2)	copy	20.00 + VAT	
4.8.	Second original copy and each subsequent original copy of the information on solvency (BON 2) issued for the same period *	copy	4.25 + VAT	
4.9.	Dun letters			
4.9.1.	Dun letter before taking a legal action	Dun letter	6.70	
4.10.	Enquiry about account balance			
4.10.1.	Enquiry about account balance	enquiry		0.20
4.11.	Issuing and delivery of hard copy invoices to customers - FINA	invoice		0.75
4.12.	Confirmation of equity payment	confirmation	22.00 + 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. Information on solvency (BON 2), and the second original copy and each subsequent original copy is charged in accordance with item 4.8. Second original copy and each subsequent original copy of the information on solvency (BON 2) issued for the same period

Item	Type of service	Calculation basis	OTP fee (EUR)	FINA fee (EUR)
5.	MICROGRAPHIC PROCESSING – OPTICAL PROCESSING OF ORDERS AND OTHER ARCHIVED DOCUMENTS			
5.1.	Copies of the archived documents	page	2.00	3.00

Item	Type of service	Calculation basis	OTP fee (EUR)	FINA fee (EUR)
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 statement of account sent by post	consignment	0.60	0.55
6.1.1.1.2.	Replies following solved complaints	consignment		0.55
6.1.1.1.3.	Documentation relating to transfer of equity capital	consignment		0.55
6.1.1.2.	Sending	consignment		1.20
6.1.1.3.	Sending by e-mail	page		
6.1.1.3.1.	Replies following solved complaints	page		0.55
6.1.1.3.2.	Documentation from the transaction account register	page		0.55
6.2.	eLEMENT@ for corporate customers			
6.2.1.	eLEMENT@ package – card and USB stick			
6.2.1.1.	Additional eLEMENT@ card	card	6.00	
6.2.1.2.	Additional readers	reader	14.00	
6.2.1.3.	Repeated generating of PIN	authorised person	4.00	
6.2.1.4.	Replacement of an eLEMENT@ card due to loss, damage, etc.	card	35.00	
6.2.1.5.	Replacement of a reader due to loss, damage, etc.	reader	35.00	
6.2.1.6.	Issuing or replacing the PKI USB stick	USB stick	35.00	
6.2.2.	eLEMENT@ package - token			
6.2.2.1.	Additional token	token	6.00	
6.2.2.2.	Re-printing of PIN		4.00	
6.2.2.3.	Replacement of a token due to loss, damage, etc.	token	35.00	
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 has a turnover exceeding EUR 796.34 at a quarterly level, starting from 01/05/2016)		EUR 16.00 + VAT monthly	
6.4.8.	Issuing of statements on fees charged for payment transactions made by cards on EFTPOS terminals upon customer request		EUR 27.00 + EUR 0.10 per page	
6.4.9.	Issuance of BNA cards – one off	Piece	14.00	
6.4.10.	Replacement of the existing BNA card in case of its loss/theft	Piece	14.00	
6.4.11.	Cancellation of the service, card not returned	Piece	14.00	
6.4.12.	Issuance of a new PIN for BNA card	Piece	2.70	
6.5.	Night safe deposit box and cash operations			
6.5.1.	Night safe deposit box cards	card	14.00	
6.5.2.	Night safe deposit box keys	key	20.00	
6.5.3.	Valuable consignments bags	bag	0.20	
6.5.4.	Nigh safe deposit box bags for coins	bag	0.35	
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		EUR 50.00 + VAT
6.6.2.	Submitting a proposal for registration of a caveat	Proposal/court resolution		EUR 19.00 + VAT
6.6.3.	Submitting a proposal for deletion	Proposal/court resolution		EUR 11.00 + VAT
6.6.4.	Submitting an objection to conclusion	Objection		EUR 35.00 + VAT
6.6.5.	Submitting a request for change to the registered data	Folio		EUR 6.70 + VAT
6.6.6.	Issuing an abstract from the main register	Abstract		EUR 6.70 + VAT
6.6.7.	Issuing a copy from the document collection	Copy		EUR 6.70 + VAT
6.8.	OTP m-business for legal entities			
6.8.1.	Monthly membership fee for OTP m-business arranged by the end user	3.35		
6.9.	MT101			
6.9.1.	MT101 activation	55.00		
6.9.2.	Monthly keeping MT101	27.00		
6.10.	SMS banking service			
6.10.1.	SMS - using of the service			
6.10.1.1.	Card control	sending of the message	0.15	
6.10.1.2.	Interactive SMS	sending of the message	0.15	
6.10.1.3.	Account control	sending of the message	0.15	

6.11.	SWIFT FileAct	
6.11.1.	Arranging of SWIFT FileAct per user	70.00
6.11.2.	Monthly maintenance of SWIFT FileAct service per user	27.00
6.12.	Opening and managing an escrow account	As per relevant agreement

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		EUR 55.00
7.2.	Annual membership fee	card	EUR 27.00
7.3.	Replacing the existing VISA Business card		
7.3.1.	- due to loss, theft	card	EUR 4.00
7.3.2.	- due to change to the registration data	card	EUR 4.00
7.3.3.	- due to the damage to the card	card	EUR 4.00
7.4.	Issuing of a new PIN	card	EUR 2.70
7.5.	Cash withdrawal		
7.5.1.	- at OTP banka ATMs	transaction	3.00% but not less than EUR 4.00
7.5.2.	- at other ATMs in Croatia (excluding the OTP banka ATMs)	transaction	4.00% but not less than EUR 5.50
7.5.3.	- at ATMs abroad, including the ATMs of the OTP group	transaction	4.00% but not less than EUR 5.50
7.5.4.	- at EFT/POS terminals in Croatia	transaction	4.00% but not less than EUR 5.50
7.5.5.	- at EFT/POS terminals abroad, including the OTP group EFT/POS terminals	transaction	4.00% but not less than EUR 5.50
7.5.6.	- at OTP banka EFT/POS terminals	transaction	3.00% but not less than EUR 4.00
7.6.	Urgent issuing of a card in Croatia		EUR 14.00
7.7.	Ungrounded complaints in connection with a transaction		EUR 10.00
7.8.	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		EUR 45.00
7.9.	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		EUR 45.00
7.10.	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
7.11.	Collection under cession transactions		1.00%

* Fees under item 7 pertain to Visa Business and Visa Business Gold cards

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	EUR 6.70
8.1.2.	- for the following years	card	EUR 6.70
8.2.	Replacing the existing VISA Business Debit card		
8.2.1.	- due to loss, theft	card	EUR 6.70
8.2.2.	- due to change to the registration data, damaged card etc.	card	EUR 4.00
8.3.	Separate PIN print-out	card	EUR 2.70
8.4.	Cash withdrawal - VISA Business Debit 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 EUR 2.70
8.4.3.	- at ATMs abroad	transaction	2.00%, but not less than EUR 2.70
8.4.4.	- at EFT/POS terminals in Croatia	transaction	4.00%, but not less than EUR 4.70
8.4.5.	- at EFT/POS terminals abroad	transaction	4.00%, but not less than EUR 4.70
8.4.6.	- at OTP banka EFT/POS terminals	transaction	2.50% but not less than EUR 1.40
8.5.	Urgent issuing of a card in Croatia	card	EUR 14.00
8.6.	Ungrounded complaints in connection with the transaction		EUR 10.00

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

Item	Type of service	Calculation basis	Fee
9.	Fees for packages intended for MSEs		
9.1.	OTP Start* Package		
9.1.1.	Monthly membership fee for OTP Start Package		EUR 10.50
9.1.2.	Account opening	account	none
9.1.3.	Account keeping (monthly)	account	none
9.1.4.	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
9.1.5.	Using of a token Element@Internet banking	token	none for two tokens
9.1.6.	VISA Business Debit card - annual membership fee for the first year	card	none for all the cards
9.1.7.	Visa Business Debit card - annual membership fee for the following years	card	none for all the cards
9.1.8.	Processing of VISA Business card application – one-off for legal entities or small business owners		50% off
9.1.9.	Annual membership fee for VISA Business card	card	50% off
9.1.10.	Arranging the SMS info service (card control)	service activation	none
9.1.11.	Arranging the SMS info service (interactive SMS)	service activation	none
9.1.12.	Arranging the SMS info service (account control)	service activation	none
9.1.13.	SMS info (card control)	sending of SMS	50% off
9.1.14.	SMS info (interactive SMS)	sending of SMS	50% off
9.1.15.	SMS info (account control)	sending of SMS	50% off
9.1.16.	Standing orders for loans, transaction account overdrafts and Visa Business Cards with OTP banka	order	100% off
9.1.17.	Internal electronic order via eLEMENT@ internet banking	order	50% off
9.1.18.	Internal electronic order via eLEMENT@ internet banking - instant	order	50% off
9.1.19.	Monthly membership fee for OTP m-business service	end user	none for 2 end users
9.1.20.	Internal electronic order via OTP m-business	order	50% off
9.1.21.	Internal electronic order via OTP m-business - instant	order	50% off
9.2.	OTP Extra Package*		
9.2.1.	Monthly membership fee for OTP Extra		EUR 18.00
9.2.2.	Account opening	account	none
9.2.3.	Account keeping (monthly)	account	none
9.2.4.	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). OTP leasing approval	loan/guarantee	50% off
9.2.5.	Using of a token Element@Internet banking	token	none for three tokens
9.2.6.	Using of an eLEMENT@ smart card	card	none for two cards
9.2.7.	VISA Business Debit card - annual membership fee for the first year	card	none for all the cards
9.2.8.	Visa Business Debit card - annual membership fee for the following years	card	none for all the cards
9.2.9.	Processing of Applications for VISA Business cards – one-off for legal entities or small business owners		none
9.2.10.	Annual membership fee for VISA Business card	card	100% off
9.2.11.	Arranging the SMS info service (card control)	service activation	none
9.2.12.	Arranging the SMS info service (interactive SMS)	service activation	none
9.2.13.	Arranging the SMS info service (account control)	service activation	none
9.2.14.	SMS info (card control)	sending of SMS	50% off
9.2.15.	SMS info (interactive SMS)	sending of SMS	50% off
9.2.16.	SMS info (account control)	sending of SMS	50% off
9.2.17.	Standing orders for loans, transaction account overdrafts and Visa Business Cards with OTP banka	order	100% off
9.2.18.	Internal electronic order via eLEMENT@ internet banking	order	100% off
9.2.19.	Internal electronic order via eLEMENT@ internet banking - instant	order	100% off

9.2.20.	Monthly membership fee for OTP m-business service	end user	None for three end users
9.2.21.	Internal electronic order via OTP m-business	order	100% off
9.2.22.	Internal electronic order via OTP m-business - instant	order	100% off
9.2.23.	Information on solvency (BON 2)	order	50% off
9.2.24.	Night safe deposit box cards	card	None for one card
9.2.25.	Night safe deposit box keys	key	None for one key
9.3.	OTP Welcome Package*		
9.3.1.	Monthly membership fee for the OTP Welcome Package		EUR 7.00
9.3.2.	Account opening	account	none
9.3.3.	Account keeping (monthly)	account	none
9.3.4.	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)** OTP leasing approval	loan/ guarantee	50% off
9.3.5.	Using of a token Element@Internet banking	token	none for two tokens
9.3.6.	VISA Business Debit card - annual membership fee for the first year	card	none for all the cards
9.3.7.	VISA Business Debit card - annual membership fee for the following years	card	none for all the cards
9.3.8.	Processing of Applications for VISA Business cards – one-off for legal entities or small business owners		50% off
9.3.9.	Annual membership fee for the VISA Business card	card	50% off
9.3.10.	Arranging the SMS info service (card control)	service activation	none
9.3.11.	Arranging the SMS info service (interactive SMS)	service activation	none
9.3.12.	Arranging the SMS info service (account control)	service activation	none
9.3.13.	SMS info (card control)	sending of SMS	50% off
9.3.14.	SMS info (interactive SMS)	sending of SMS	50% off
9.3.15.	SMS info (account control)	sending of SMS	50% off
9.3.16.	Standing orders for loans, transaction account overdrafts and Visa Business Cards with OTP banka	order	100% off
9.3.17.	Internal electronic order via eLEMENT@ internet banking	order	50% off
9.3.18.	Internal electronic order via eLEMENT@ internet banking - instant	order	50% off
9.3.19.	Monthly membership fee for OTP m-business service	end user	None for one end user
9.3.20.	Internal electronic order via OTP m-business	order	100% off
9.3.21.	Internal electronic order via OTP m-business - instant	order	100% off
9.4.	OTP Accountant Package 1 (2-4 related clients)*		
9.4.1.	Monthly membership fee for the OTP Accountant Package 1		EUR 7.50
9.4.2.	Account opening	account	none
9.4.3.	Account keeping (monthly)	account	none
9.4.4.	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
9.4.5.	Information on solvency (BON 2)	copy	none for one copy
9.4.6.	Using of a token	token	none for two tokens
9.4.7.	Using of an eLEMENT@ smart card	card	none for two cards
9.4.8.	VISA Business Debit card - annual membership fee for the first year	card	none for all the cards
9.4.9.	VISA Business Debit card - annual membership fee for the following years	card	none for all the cards
9.4.10.	Processing of Applications for VISA Business cards – one-off for legal entities or small business owners		25% off
9.4.11.	Annual membership fee for VISA Business card	card	50% off
9.4.12.	Arranging the SMS info service (card control)	service activation	none
9.4.13.	Arranging the SMS info service (interactive SMS)	service activation	none
9.4.14.	Arranging the SMS info service (account control)	service activation	none
9.4.15.	SMS info (card control)	sending of SMS	50% off
9.4.16.	SMS info (interactive SMS)	sending of SMS	50% off
9.4.17.	SMS info (account control)	sending of SMS	50% off
9.4.18.	Standing orders for loans, transaction account overdrafts and Visa Business Cards with OTP banka	order	100% off

9.4.19.	Internal electronic order via eLEMENT@ internet banking	order	50% off
9.4.20.	Internal electronic order via eLEMENT@ internet banking - instant	order	50% off
9.4.21.	Monthly membership fee for OTP m-business service	end user	None for one end user
9.4.22.	Internal electronic order via OTP m-business	order	50% off
9.4.23.	Internal electronic order via OTP m-business - instant	order	50% off
9.5.	OTP Accountant Package 2 (5-7 related clients)*		
9.5.1.	Monthly membership fee for the OTP Accountant Package 2		EUR 6.50
9.5.2.	Account opening	account	none
9.5.3.	Account keeping (monthly)	account	none
9.5.4.	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
9.5.5.	Information on solvency (BON2)	copy	none for two copies
9.5.6.	Using of a token Element@Internet banking	token	none for two tokens
9.5.7.	Using the eLEMENT@ smart card	card	none for three cards
9.5.8.	VISA Business Debit card - annual membership fee for the first year	card	none for all the cards
9.5.9.	VISA Business Debit card - annual membership fee for the following years	card	none for all the cards
9.5.10.	Processing of Applications for VISA Business cards – one-off for legal entities or small business owners		100% off
9.5.11.	Annual membership fee for VISA Business card	card	50% off
9.5.12.	Arranging the SMS info service (card control)	service activation	none
9.5.13.	Arranging the SMS info service (interactive SMS)	service activation	none
9.5.14.	Arranging the SMS info service (account control)	service activation	none
9.5.15.	SMS info (card control)	sending of SMS	50% off
9.5.16.	SMS info (interactive SMS)	sending of SMS	50% off
9.5.17.	SMS info (account control)	sending of SMS	50% off
9.5.18.	Standing orders for loans, transaction account overdrafts and Visa Business Cards with OTP banka	order	100% off
9.5.19.	Internal electronic order via eLEMENT@ internet banking	order	100% off
9.5.20.	Internal electronic order via eLEMENT@ internet banking - instant	order	100% off
9.5.21.	Hard copy statements on payments to/from the account in the branch	item	50% off
9.5.22.	Monthly membership fee for OTP m-business service	end user	None for two end users
9.5.23.	Internal electronic order via OTP m-business	order	100% off
9.5.24.	Internal electronic order via OTP m-business - instant	order	100% off
9.6.	OTP Accountant Package 3 (over 8 related clients)*		
9.6.1.	Monthly membership fee for the OTP Accountant Package 3		EUR 6.50
9.6.2.	Account opening	account	none
9.6.3.	Account keeping (monthly)	account	none
9.6.4.	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
9.6.5.	Information on solvency (BON2)	copy	none for two copies

9.6.6.	Using of a token Element@Internet banking	token	none for three tokens
9.6.7.	Using the eLEMENT@ smart card	card	none for three cards
9.6.8.	VISA Business Debit card - annual membership fee for the first year	card	none for all the cards
9.6.9.	VISA Business Debit card - annual membership fee for the following years	card	none for all the cards
9.6.10.	Processing of Applications for VISA Business cards – one-off for legal entities or small business owners		100% off
9.6.11.	Annual membership fee for VISA Business card	card	100% off
9.6.12.	Arranging the SMS info service (card control)	service activation	none
9.6.13.	Arranging the SMS info service (interactive SMS)	service activation	none
9.6.14.	Arranging the SMS info service (account control)	service activation	none
9.6.15.	SMS info (card control)	sending of SMS	100% off
9.6.16.	SMS info (interactive SMS)	sending of SMS	50% off
9.6.17.	SMS info (account control)	sending of SMS	50% off
9.6.18.	Standing orders for loans, transaction account overdrafts and Visa Business Cards with OTP banka	order	100% off
9.6.19.	Internal cashless hard copy orders	order	50% off
9.6.20.	Internal cashless hard copy orders - instant	order	50%off
9.6.21.	Internal electronic order via eLEMENT@ internet banking	order	100% off
9.6.22.	Internal electronic order via eLEMENT@ internet banking - instant	order	100% off
9.6.23.	Hard copy statements on payments to/from the account in the branch	item	50% off
9.6.24.	Monthly membership fee for OTP m-business service	end user	None for two end users
9.6.25.	Internal electronic order via OTP m-business	order	100% off
9.6.26.	Internal electronic order via OTP m-business - instant	order	100% off

* The discounts apply to regular transaction accounts.

Item	Type of service	Calculation basis	Fee
9.7.	OTP Agro Package*		
9.7.1.	Monthly membership fee for the OTP Agro Package		EUR 7.50
9.7.2.	Account opening	account	none
9.7.3.	Account keeping (monthly)	account	none
9.7.4.	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
9.7.5.	Agribusiness loan based on eligibility for subsidies		50% off
9.7.6.	Using of a token Element@Internet banking	token	none for two tokens
9.7.7.	VISA Business Debit card - annual membership fee for the first year	card	none for all the cards
9.7.8.	VISA Business Debit card - annual membership fee for the following years	card	none for all the cards
9.7.9.	Processing of Applications for VISA Business cards – one-off for legal entities or small business owners		100% off
9.7.10.	Annual membership fee for VISA Business card	card	100% off
9.7.11.	Arranging the SMS info service (card control)	service activation	none
9.7.12.	Arranging the SMS info service (interactive SMS)	service activation	none
9.7.13.	Arranging the SMS info service (account control)	service activation	none
9.7.14.	SMS info (card control)	sending of SMS	50% off
9.7.15.	SMS info (interactive SMS)	sending of SMS	50% off
9.7.16.	SMS info (account control)	sending of SMS	50% off
9.7.17.	Standing orders for loans, transaction account overdrafts and Visa Business Cards with OTP banka	order	100% off
9.7.18.	Internal electronic order via eLEMENT@ internet banking	order	50% off
9.7.19.	Internal electronic order via eLEMENT@ internet banking - instant	order	50% off
9.7.20.	Monthly membership fee for OTP m-business service	end user	None for two end users

9.7.21.	Internal electronic order via OTP m-business	order	50% off
9.7.22.	Internal electronic order via OTP m-business - instant	order	50% off

* The discounts apply to regular transaction accounts

II – PAYMENTS IN FOREIGN CURRENCY – DOMESTIC PAYMENTS IN FOREIGN CURRENCIES, CROSS-BORDER AND INTERNATIONAL TRANSACTIONS

Item	Type of service	Fee
1.	REMITTANCES AND CHEQUES	
1.1.	Payment	
1.1.1.	Upon order of legal entities	
1.1.1.1.	Domestic payments in currencies other than EUR currency and cross-border payments	
1.1.1.1.1.	Cross-border payment in EUR currency - hard copy	EUR 3.00
1.1.1.1.2.	Cross-border instant payment in EUR currency - hard copy	EUR 3.00
1.1.1.1.3.	Cross-border payment in EUR currency - Element@*	EUR 0.45
1.1.1.1.4.	Cross-border instant payment in EUR currency - Element@*	EUR 0.45
1.1.1.1.5.	Cross-border payment in EUR currency - MT101	EUR 2.70
1.1.1.1.6.	Cross-border payment in EUR currency, high priority - Element@* / MT101	EUR 9.30
1.1.1.1.7.	Domestic and cross-border payment in a currency other than the EUR currency - hard copy	0.30%, but not less than EUR 18.00, and not more than EUR 930.00
1.1.1.1.8.	Domestic and cross-border payment in a currency other than the EUR currency - Element@*	0.25%, but not less than EUR 11.00, and not more than EUR 930.00
1.1.1.1.9.	Domestic and cross-border payment in a currency other than the EUR currency - MT101	0.25%, but not less than EUR 11.00, and not more than EUR 930.00
1.1.1.1.10.	Domestic and cross-border payment in a currency other than the EUR currency - high priority - Element@* / MT101	0.25%, but not less than EUR 14.00, and not more than EUR 930.00
1.1.1.2.	International payments	
1.1.1.2.1.	International payments - hard copy	0.30%, but not less than EUR 18.00, and not more than EUR 930.00
1.1.1.2.2.	International payments - Element@*	0.25%, but not less than EUR 11.00, and not more than EUR 930.00
1.1.1.2.3.	International payments - MT101	0.25%, but not less than EUR 11.00, and not more than EUR 930.00
1.1.1.2.4.	International payments - high priority - Element@* / MT101	0.25%, but not less than EUR 14.00, and not more than EUR 930.00
1.1.2.	Modifications of instructions	EUR 8.00 + possible costs of the other bank
1.1.3.	Cancellation of remittances	EUR 14.00 + possible costs of the other bank
1.2.	Collection (inflows)	
1.2.1.	In favour of legal entities' accounts	
1.2.1.1.	Domestic inflows in currencies other than the EUR currency and cross-border inflows	
1.2.1.1.1.	Cross-border inflow in the EUR currency	EUR 0.16
1.2.1.1.2.	Cross-border instant inflow in the EUR currency	EUR 0.16
1.2.1.1.3.	Domestic and cross-border inflow in a currency other than the EUR currency	0.20% but not less than EUR 8.00, and not more than EUR 930.00
1.2.1.2.	International inflows	0.20% but not less than EUR 8.00, and not more than EUR 930.00
1.3.	SEPA (core) direct debit – fees charged to the payer	
1.3.1.	Direct debit transaction	
1.3.1.1.	Cross-border direct debit transaction	EUR 0.40
1.3.2.	Illegitimate chargeback request for an unauthorised cross-border SEPA direct debit transaction	EUR 40.00

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

* 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	1.00% but not less than EUR 8.00
2.2.	Depositing of cash under other activities	1.00% but not less than EUR 8.00
2.3.	Payment of advance for international business trip	1% but not less than EUR 8.00
2.4.	Deposits and withdrawals - special foreign exchange account	1.00% but not less than EUR 8.00 and not more than EUR 40.00

FINAL PROVISIONS

1. The fees subject to VAT are indicated in the gross amount.