

PRIVATE BANKING SERVICES PRICE LIST		
1.	Fees charged for trading in shares, complex financial instruments and rights entitlement in the Croatian market (making orders by phone, in person or in a written form)	
1.1.	Execution of orders ranging from EUR 1.00 – 40,000.00	1.20%
1.2.	Execution of orders ranging from EUR 40,000.01 – 70,000.00	0.80%
1.3.	Execution of orders ranging from EUR 70,000.01 – 135,000.00	0.65%
1.4.	Execution of orders in excess of EUR 135,000.00	0.50%
1.5.	Minimum fee charged per order	EUR 30.00
2.	Fees charged for trading in bonds and treasury bills in the Croatian market	
2.1.	Execution of orders ranging from EUR 1.00 - 70,000.00	0.20%
2.2.	Execution of orders ranging from EUR 70,000.01 – 300,000.00	0.15%
2.3.	Execution of orders in excess of EUR 300,000.00	0.10%
2.4.	Minimum fee charged per order	EUR 30.00
3.	Fees charged for trading via internet / OTP e-trader	
3.1.	Execution of orders via e-brokerage system	0.50%
3.2.	Minimum fee charged per order	EUR 10.00
4.	Individual account of the client in the SKDD-CCP clearing system	
4.1.	Setting up and maintaining of additional omnibus position account (OSA) for clients - annually	EUR 2,400.00
4.2.	Setting up and maintaining of individual segregated position account (ISA) for a client - annually	EUR 4,000.00
4.3.	Setting up and maintaining of additional individual segregated position account (ISA) for a client - annually	EUR 400.00
5.	Transaction account for brokerage operations	
5.1.	Transaction account management fee	0.02%+VAT
5.2.	Fee for closing of transaction account	EUR 50.00
5.3.	Fee for setting up transaction account	EUR 0.00
6.	Public auctions	
6.1.	Execution of orders ranging from EUR 1.00 -100,000.00	1.00%
6.2.	Execution of orders in excess of EUR 100,000.00	negotiable
6.3.	Fee for representation at auctions*	EUR 300.00
* The fixed portion of the representation fee is payable before the auction, whilst the fee payable to the investment company and the Zagreb Stock Exchange is payable subject to success of the auction. All other auction-related costs shall be borne by the Client.		
7.	Participation and voting at the assemblies of domestic publishers	
7.1.	Participation of the client in the assembly by the representative of OTP banka d.d. *	EUR 100.00 – 140.00 + VAT
7.2.	Identification of shareholders for ultimate shareholders and forwarding of requests for identification of shareholders to intermediary clients	no fee
7.3.	Fee for the preparation of documentation for the client's participation in the issuer's assembly either in person, through third parties or through electronic voting	EUR 15.00 +VAT
* In addition to fees for participation and voting at assemblies, the client also bears all additional real costs incurred during the performance of services. The actual costs may also include the costs of third parties incurred when registering for the general meeting and voting at the annual general meetings on behalf of and at the behest of the client (e.g. signature verification, postage costs, travel costs, fees, accommodation costs, electronic voting, etc.).		

8.	Fees for trading in shares and complex financial instruments (ETF) in major international markets		
Country /Market	Region	Fee*	Minimum fee**
Austria	1	0.50%	EUR 35.00
Belgium	1	0.50%	EUR 35.00
Finland	2	0.50%	EUR 35.00
France	1	0.50%	EUR 35.00
Ireland	1	0.50%	EUR 35.00
Italy	1	0.50%	EUR 35.00
The Netherlands	1	0.50%	EUR 35.00
Germany	1	0.50%	EUR 35.00
Portugal	2	0.50%	EUR 35.00
Spain	2	0.50%	EUR 35.00
Slovenia	1	0.50%	EUR 40.00
USA	1	0.50%	USD 35.00
Switzerland	1	0.50%	CHF 35.00
UK	1	0.50%	GPB 35.00
Australia	2	0.50%	AUD 60.00
Canada	1	0.50%	CAD 60.00
Hungary	2	0.50%	HUF 15,000.00
Japan	2	0.50%	JPY 5,000.00
* Broker's commission is calculated as a percentage of the total value of the transaction, and it includes both domestic and foreign brokers' rates. ** The minimum broker's fee in EUR is calculated using CNB middle exchange rate applicable on the transaction date.			
9.	Fee for trading in bonds and treasury bills in the major international markets ***		
Execution of orders in the equivalent value of EUR 1,00 - EUR 130,000.00		0.20%	minimum EUR 50.00
Execution of orders in the equivalent in excess of EUR 130,000.00		0.15%	-
*** Broker's fee is calculated in the transaction currency, at the CNB middle exchange rate applicable on the transaction date.			
10.	Costs of transaction settlement and safekeeping of financial instruments		
Market	Transaction settlement	Safekeeping of financial instruments in the broker's custody account	
Region 1	EUR 13.00	0.30% or at least EUR 4.00 + VAT	
Region 2	EUR 55.00	0.30% or at least EUR 4.00 + VAT	
Region 3	EUR 80.00	0.60% or at least EUR 4.00 + VAT	
The transaction costs are to be indicated with the calculation in foreign currency and in EUR, at CNB middle exchange rate on the transaction date.			
11.	Fee for safekeeping of securities		
The fee charged for safekeeping is shown as an annual rate. The fee for safekeeping of securities is calculated taking into account the market value of the foreign assets in the account, on the last day of the month. When evaluating the assets, the applicable exchange rate will be the CNB middle exchange rate on the transaction date. The fee is subject to VAT.			
12.	Other fees related to trading in financial instruments abroad		
The Bank retains the right to charge any extraordinary and other unforeseeable costs related to transaction execution or connected services, same as any pertaining duties and taxes; costs of custodian bank or payment system costs; costs of corporate actions, extraordinary reports and other third-party costs in their actual amounts, regardless whether their collection has been indicated herein or not. Such other costs can include:			
<input type="checkbox"/> tax on sales and purchase transactions at the rate applicable in the UK (stamp duty) <input type="checkbox"/> tax on purchase transactions at the rates applicable in France, Italy, Spain			
13.	Custody operations fees ****		
13.1.	Ranging from EUR 0.13 to 132,722.81	0.45%	
13.2.	Ranging from EUR 132,722.81 to 663,614.04	0.35%	

13.3.	In excess of EUR 663,614.04	0.25%
**** net of VAT. Custody operations fees are accrued once a month on the total value of stocks and bonds you own, with quarterly invoices. The minimum quarterly fee charged per portfolio is EUR 39.82.		
14.	Fees for PB Club / PB Club+ service	
14.1.	Contracting and membership fee for PB Club	EUR 0.00
14.2.	Contracting and membership fee for PB Club+	EUR 199.08
15.	Security transfer fee	
15.1.	Incoming	EUR 0.00
15.2.	Outgoing - transfer to another custodial account outside the Bank (per security + custody fee)	EUR 66.36
16.	Payment of coupons and securities with repurchase option	
16.1	Fee for depositing of domestic securities	EUR 0.00
16.2	Foreign securities	EUR 0.00
16.3	Bonds	EUR 0.00
17.	Structured products	
17.1.	PB Club members registration fee	1%
17.2.	PB Club + members registration fee	EUR 0.00
17.3.	Purchase of a structured product on the primary market	Brokerage fee
	Term (duration) of the structured product in years ≤ 1 year	capped at 2.00%
	Term (duration) of the structured product in years ≤ 2 years	capped at 2.00%
	Term (duration) of the structured product in years ≤ 3 years	capped at 2.50%
	Term (duration) of the structured product in years ≤ 4 years	capped at 3.00%
	Term (duration) of the structured product in years ≤ 5 years	capped at 3.50%
	Term (duration) of the structured product in years > 5 years	capped at 7.00 %
17.4.	Purchase of a structured product on the secondary market	Brokerage fee
	Time remaining until maturity ≤ 1 year	capped at 1.80%
	Time remaining until maturity ≤ 2 years	capped at 2.30%
	Time remaining until maturity ≤ 3 years	capped at 2.80%
	Time remaining until maturity ≤ 4 years	capped at 3.30%
	Time remaining until maturity > 4 years	capped at 7.00 %
17.5.	Sale of a structured product on the primary market	Ranging from 0.30% to 0.50%
18.	Investment funds managed by OTP Fund Management LTD.	
18.1.	Entry load charged upon execution of an order for purchase of units OTP Multi-asset funds	1% of the transaction amount, to the maximum of 150 EUR
18.2.	Entry load charged upon execution of an order for purchase of units OTP Short Bond funds*****	0,5% of the transaction amount, to the maximum of 50 EUR
18.3.	Entry load charged upon execution of an order for purchase of units OTP Strategic Bond Fund	0,5% of the transaction amount, to the maximum of 50 EUR
18.4.	Entry load charged upon execution of an order for purchase of units OTP equity funds	1% of the transaction amount, to the maximum of 150 EUR
18.5.	Exit loan upon execution of an order for redemption of units units OTP Multi-asset funds	0.5% of the transaction amount, to the maximum of 20 EUR
18.6.	Exit loan upon execution of an order for redemption of units OTP Short Bond funds*****	0.3% of the transaction amount, to the maximum of 10 EUR
18.7.	Exit loan upon execution of an order for redemption of units OTP Strategic Bond funds	0.3% of the transaction amount, to the maximum of 10 EUR
18.8.	Exit loan upon execution of an order for redemption of units OTP equity funds	0.5% of the transaction amount, to the maximum of 20 EUR
****For funds denominated in USD, the fee is recalculated at the middle exchange rate of the CNB on the date of execution of the transaction		

19.	Services*****	
19.1.	Investment advice	EUR 0.00
19.2.	Submission of requests for determination and allocation of OIB and takeover of the certificate of issued taxpayer ID number (OIB)	EUR 100.00
***** In case of other services, not listed herein, a separate offer will be made, which will include the estimated costs of the transaction.		
20.	Loans against deposit (<i>Lombard</i> loans)	
20.1.	Front-end fee for loan against deposit	1% of the loan amount, capped at EUR 132.72
20.2.	Front-end fee for loan against units in investment funds managed by OTP Invest	1% of the loan amount, capped at EUR 132.72
21.	OTP Premium package	
21.1.	Contracting (one-off)	EUR 0.00
21.2.	Membership fee	EUR 15.93 per month
21.3.	PB Club+ membership fee	EUR 7.96 per month
22.	Visa Platinum charge card fees	
22.1.	Main cardholder membership fee (not holding OTP Premium package)	EUR 60 p.a.
22.2.	Main cardholder membership fee (holding OTP Premium package)	EUR 0.00
22.3.	Additional cardholder membership fee (not holding OTP Premium package)	EUR 32 EUR p.a.
22.4.	Additional cardholder membership fee (holding OTP Premium package)	EUR 0.00
22.5.	Cash withdrawal with Visa Platinum charge card	
	Cash withdrawal at OTP ATMs and EFT/POS devices in OTP branches	3.00% + EUR 3.32
	Cash withdrawal at other banks' ATMs and EFT/POS devices in the country and abroad	4.00% + EUR 3.32

Transitional and final provisions

- All fees pertaining to trading in financial instruments and not indicated in the order billing or in the report of order execution (SWIFT costs, payment system costs and so on) will be indicated in a separate billing note, and the Bank is entitled to charge them to the Client.
- If the Client fails to pay any of the fees specified herein by their respective due date, the Bank can exercise its right of retention of the funds the Client may hold in any of their accounts with the Bank, and/ or financial instruments, and is entitled to collect its receivables from such funds and/or financial instruments without any further requests or approvals, but having notified the Client beforehand.
- This Price List relates to the services provided by the Private Banking Department
- The Bank can negotiate fees different than the ones laid down herein with the Clients, as well as arrange for the provision of services not foreseen in this Price List, in which case, before rendering of those services, the Bank shall present to the Client estimated costs to be collected after the agreed transaction.
- The service of order receiving, transfer and execution is not subject to VAT, in line with the provisions of the Value Added Tax Act and the Value Added Tax Ordinance.
- The Bank is entitled to amend this Price List unilaterally. In the event a third party charges a fee that is different from the rates laid down herein, the Bank is entitled to charge such fee in line with the applicable price list of such third party, without the need to amend this Price List.
- The Bank reserves the right to cut the mentioned fees in certain cases.

Any changes to the Price List of the Private Banking Department shall be published on the website www.otpbanka.hr and/or <https://www.otpbanka.hr/dokumenti/naknade> and/or <https://www.otpbanka.hr/dokumenti-pb/naknade>