

Excerpt from the Decision on Pricing - domestic payments

(Applicable from: 18 April 2016)

Item	Type of service	Calculation basis	Fee charged by OTP	Fee charged by FINA
1.	OPERATIONS DEALING WITH THE ACCOUNT REGISTRY			
1.1.	Account opening	account	50,00 HRK	
1.1.1.	Mediation upon account opening	account		61,00 HRK
1.2.	Account keeping (monthly)*	account	20,00 HRK	
1.3.	Founding deposit record	deposit	10,00 HRK	12,20 HRK
1.4.	Closing of account	account	150,00 HRK	
1.5.	Opening and change to the line of credit	credit		
1.6.	Approval/ prolongation of overdraft on corp. cust. account			
1.6.1.	- for 1 to 3 months	amount	0,80%-1,00% min. HRK 500	-
1.6.2.	- for 3 to 6 months	amount	1,00%-1,20% min. HRK 500	-
1.6.3.	-for 6 to 12 months	amount	1,20%-1,50% min. HRK 500	-
1.7.	Changes to the bank account registry	account	45,00 HRK	

* charged only for accounts on which transactions were performed during the given month

** including a change to the signatory cards

Item	Type of service	Calculation basis	Fee charged by OTP	Fee charged by FINA
2.	CASH PROCESSING			
2.1.	Deposits			
2.1.1.	Deposits made by customers	amount	0,22%	0,32%
2.1.2.	Deposits made for customers after collection	amount		0,25%
2.2.	Withdrawals	amount	0,21%	0,32%
2.2.1.	Authorization of withdrawals	order		1,00
2.3.	Deposits via day and night deposits safe	amount	0,19%	0,32%
2.4.	Deposits to accounts held with other banks	amount	1,00%	
2.5.	Operations in relation to the Law on Prevention of Money Laundering	order	14,00 HRK	
2.6.	Processing of cheques from retailers	cheque	2,00 HRK	

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

Item	Type of service	Calculation basis	Fee charged by OTP	Fee charged by FINA
3.	PROCESSING OF CASH AND CASHLESS ORDERS			
3.1.	Processing of internal orders			
3.1.1.	Orders on paper			
3.1.1.1.	- submitted before value date	order	3,80 HRK	4,00 HRK
3.1.1.2.	- submitted on the value date			
3.1.1.2.1.	- cashless orders*	order	4,20 HRK	4,80 HRK
3.1.1.2.2.	- cash payment orders	order	4,20 HRK	4,80 HRK
3.1.1.2.3.	- cash withdrawal orders	order	4,20 HRK	4,80 HRK
3.1.1.2.4.	- cash payment orders via day and night safe	order	4,20 HRK	4,80 HRK
3.1.2.	Orders on magnetic media			
3.1.2.1.	- submitted before value date	order	2,70 HRK	3,20 HRK
3.1.2.2.	- submitted on the value date	order	2,90 HRK	3,40 HRK
3.1.3.	Orders on the electronic media			
3.1.3.1.	- submitted before value date	order	0,60 HRK	1,90 HRK
3.1.3.2.	- submitted on the value date	order	0,80 HRK	2,00 HRK
3.1.4.	internal -standing orders submitted on the value date	order	2,50 HRK	
3.1.5.	Standing orders for loans, overdrafts on giro account, Visa Business cards	order	2,50 HRK	
3.1.6.	Standing order for collection of due liabilities – Corporate clients**	order		
3.1.7.	Internal standing order – order for transfer of funds***			
3.2.	Processing of external orders			
3.2.1.	Orders on paper			
3.2.1.1.	- submitted before value date	order	4,20 HRK	4,80 HRK
3.2.1.2.	- submitted on the value date	order	5,00 HRK	5,50 HRK
3.2.1.3.	- SWIFT transfer – Real time gross settlement system	order	20,00 HRK	
3.2.2.	Orders on magnetic media			
3.2.2.1.	- submitted before value date	order	3,10 HRK	3,50 HRK
3.2.2.2.	- submitted on the value date	order	3,50 HRK	4,00 HRK
3.2.3.	Orders on electronic media	order	2,70 HRK	
3.2.4.	External standing orders submitted on the value date			
3.2.5.	external standing order – order for transfer of funds****			
3.2.3.1.	- submitted before value date	order	1,20 HRK	2,40 HRK
3.2.3.2.	- submitted on the value date	order	1,35 HRK	2,90 HRK
3.2.3.3.	Received from other participants via NCS /messages: C13; T32; T33/	elec.order /message	0,75 HRK	
3.3.	Exchange with other systems			
3.3.1.	- sending of orders	order		0,50 HRK
3.3.2.	- receiving of orders	order		0,50 HRK
3.8.	Withdrawal of orders			
3.8.1.	- effecting of a request for withdrawal of orders	order	5,00 HRK	
3.8.2.	- withdrawal of orders without coverage by the Bank	order	5,00 HRK	

*A fee is also charged for orders for collection of due liabilities from MSE clients

**A fee is charged in case the total amount collected based on order created in an accounting period for settling of the entire debt exceeds HRK 100,00

*** Apart from the one mentioned above, a fee is charged for each transfer of funds, as laid down in point 3.1.1.2.1.

****Apart from the one mentioned above, a fee is charged for each transfer of funds, as laid down in point 3.2.1.2.

Item	Type of service	Calculation basis	Fee charged by OTP	Fee charged by FINA
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.	- on paper media	item/started page	0,40 HRK item	3,00 HRK started page
4.1.1.1.	-on paper media sent by mail	started page	0,40 HRK	
4.1.2.	Other types of statements			
4.1.2.1.	-as a file (mag. media or computer communication)	item	0,15 HRK	
4.1.2.2.	FINA – disc, tape, CD	item		0,23 HRK
4.1.2.3.	INFO FINA – sending via modem	item		0,23 HRK
4.1.2.4.	FINA e-service (TXT or XML format)	item		0,23 HRK
4.1.2.5.	FINA e-service (PDF format)	item		0,23 HRK
4.1.2.6.	FINA WEB-service (TXT or XML format)	item		0,23 HRK
4.1.2.7.	FINA WEB-service (PDF format)	item		0,34 HRK
4.1.3.	Exchange of data for customers' account statements – FINA	item		0,17 HRK
4.2.	Phone service – bankotel / Info FINA SERVIS			
4.2.1.	Account keeping (monthly)	account		55,00 HRK
4.2.1.1.	Spoken information	account		27,00 HRK
4.2.2.	Faxing information on statement of accounts (monthly)			
4.2.2.1.	- at the same time	mobile phone		41,00 HRK
4.2.2.2.	- as a return call	mobile phone		68,00 HRK
4.2.2.3.	- automatic	mobile phone		108,00 HRK
4.3.	Info FINA 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 HRK
4.3.1.2.	- for each next account of the customer	account		13,50 HRK
4.3.2.	Message on change to the account			
4.3.2.1.	- on deposit/withdrawal	message		1,10 HRK
4.3.2.2.	- on currently available funds	message		1,10 HRK
4.4.	Bankotel Online – internet service			
4.5.	Internet banking services eLEMENT@ / ON LINE SERVICE			
4.5.1.	Holding (monthly)			
4.5.1.1.	Using of ELEMENT@ card	card	30,00 HRK	
4.5.1.2.	Using of a token	token	30,00 HRK	
4.5.1.3.	Using of a token - eLEMENT@ Light	token	30,00 HRK	
4.5.1.4.	Using of a token - eLEMENT@ Light for non-residents (one-off)	token	300,00 HRK	
4.5.1.5.	Using of PKI USB stick	USB stick	30,00 HRK	
4.5.2.	Keeping (monthly)	account		145,00 HRK
4.5.3.	Direct (ON-LINE) account data access			
4.5.3.1.	Survey of daily account balance	insight		1,15 HRK
4.5.3.2.	Survey of orders in connection with the account			
4.5.3.2.1.	- insight	insight		1,40 HRK
4.5.3.2.2.	- orders surveyed	record		0,35 HRK
4.5.3.3.	Survey of statements			
4.5.3.3.1.	- insight	insight		1,15 HRK
4.5.3.3.2.	- statement items surveyed	record		0,80 HRK
4.5.3.4.	Survey of turnover (balances-accounts)			
4.5.3.4.1.	- insight	insight		1,15 HRK
4.5.3.4.2.	- turnover items surveyed	record		0,35 HRK
4.6.	Confirmations and surveys given due to legal obligations			
4.6.1.	- on paper	started page		54,00 HRK
4.6.2.	- as a data file (magnetic media or computer communication)	item		0,35 HRK
4.7.	Confirmations and surveys required by customer	started page	40,00 HRK	
4.8.	Information on solvency (bon 2)		125,00 HRK	
4.8.1.	Second original copy and every next original copy of information on solvency (bon 2) issued for the same period *	copy	38,00 HRK	
4.9.	Dun letters			
4.9.1.	Dun letter preceding a legal suit	letter	40,00 HRK	
4.10.	Insight into balances			
4.10.1.	Insight into account balance	insight		1,15 HRK
4.11.	Issuing and delivery of invoices to customers - FINA			
4.11.1.	- on paper	account		4,50 HRK
4.11.2.	- as a file	item		0,45 HRK

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

Item	Type of service	Calculation basis	Fee charged by OTP	Fee charged by FINA
5.	MICROGRAPHIC PROCESSING – OPTICAL PROCESSING OF ORDERS AND OTHER ARCHIVED DOCUMENTS			
5.1.	Copies of the archived documents	page	10,00 HRK	15,00 HRK
5.2.	Dealing with complaints upon request	request	10,00 HRK	13,00 HRK
5.3.	Archiving of orders on a microfilm	order		0,35 HRK

Item	Type of service	Calculation basis	Fee charged by OTP	Fee charged by FINA
6.	OTHER OPERATIONS			
6.1.	Preparation and sending of documents			
6.1.1.	Preparation and sending by mail			

6.1.1.1.	Preparation			
6.1.1.1.1.	Cheque consignments delivered to the bank/ sender	consignment		2,80 HRK
6.1.1.1.2.	Customer's money order sent through the Croatian Post	consignment		2,80 HRK
6.1.1.1.3.	Customer's statement of account sent by mail	consignment	4,50 HRK	2,80 HRK
6.1.1.1.4.	Replies following solved complaints	consignment		2,80 HRK
6.1.1.1.5.	Documentation based on T.S. 4.3.1.1. (apart from notification further to the Enforcement Act)	consignment		2,80 HRK
6.1.1.1.6.	Documentation relating to account opening and transfer of equity capital	consignment		2,80 HRK
6.1.1.1.7.	Certified documentation returned to the bank	consignment		2,80 HRK
6.1.1.1.8.	Incomplete documentation returned to the bank	consignment		2,80 HRK
6.1.1.1.9.	Returning the documents to the Croatian Post	consignment		2,80 HRK
6.1.1.2.	Sending	consignment	none	2,80 HRK
6.1.1.3.	Sending by fax			
6.1.1.3.1.	Replies following solved complaints	page		2,80 HRK
6.1.1.3.2.	Documentation relating to account opening and transfer of equity capital	page		2,80 HRK
6.2.	eLEMENT@ for corporate customers			
6.2.1.	Installation package - eLEMENT@ card		none	
6.2.1.1.	Additional eLEMENT@ card	card		40,00 HRK
6.2.1.2.	Additional readers	reader		100,00 HRK
6.2.1.3.	Repeated generating of PIN	authorized person		30,00 HRK
6.2.1.4.	Replacement of an eLEMENT@ card due to loss, damage, etc.	card		250,00 HRK
6.2.1.5.	Replacement of a reader due to loss, damage, etc.	reader		250,00 HRK
6.2.1.6.	Issuing or replacement of PKI USB stick	USB stick		250,00 HRK
6.2.2.	eLEMENT@ package – token		none	
6.2.2.1.	Additional token	token		40,00 HRK
6.2.2.2.	Re-printing of PIN			30,00 HRK
6.2.2.3.	Replacement of a token due to loss, damage, etc.	token		250,00 HRK
6.2.2.4.	Replacement of a token due to an error or at Bank's request	token		none
6.3.5.	Fee for using of SIM card for GPRS terminals			actual cost
6.4.9.	Fee for inactivity of EFTPOS terminals			
6.4.9.1.	Fee for inactivity of EFTPOS terminals applicable until 30 June 2016 (fee is charged to retailers where no POS terminal, on a quarterly level, has recorded a turnover that exceeds 3,000.00 HRK)			102,00 HRK monthly
6.4.9.2.	Fee for inactivity of EFTPOS terminals applicable from 31 July 2016 (fee is charged to retailers where no POS terminal, on a quarterly level, has recorded a turnover that exceeds 6,000.00 HRK starting from the quarter that begins on 01 May 2016)			150,00 HRK monthly
6.5.	Night safe deposit box			
6.5.1.	Application form	contract		100,00 HRK
6.5.2.	Record on incorrectly fulfilled documentation for a deposit made to the night safe deposit box	record		15,00 HRK
6.8.	Contractual payment transactions			
6.8.1.	Penalty fee for non-fulfilment of account turnover – fee is calculated as a percentage of the difference between the amount of the account turnover defined in the loan agreement between the Bank and business entity and actually achieved account turnover			1,00%, once a year

Item	Type of service	Calculation basis	Fee charged by OTP	Fee charged by FINA
7.	VISA BUSINESS CARD			
7.1.	Processing of an application for Visa Business card – one-off for a legal entity or a small business owner			400,00 HRK
7.2.	Annual membership fee	card		150,00 HRK
7.3.	Replacing the existing Visa Business card			
7.3.1.	- due to loss, theft	card		30,00 HRK
7.3.2.	- due to change to the registry data	card		30,00 HRK
7.3.3.	- due to damage to the card	card		30,00 HRK
7.4.	Issuing of new PIN	card		20,00 HRK
7.5.	Cash withdrawal			
7.5.1.	- on ATMs of OTP banka d.d	transaction		2% min. 20,00 HRK
7.5.2.	- on ATMs in Croatia – apart from OTP	transaction		3% min. 25,00 HRK
7.5.3.	- on ATMs abroad	transaction		3,5% min. 45,00 HRK
7.5.4.	- on EFT/POS terminals in Croatia	transaction		3% min. 30,00 HRK
7.5.5.	- on EFT/POS terminals abroad	transaction		4% min. 60,00 HRK
7.5.6.	- on EFT/POS terminals of OTP	transaction		2,5% min. 25,00 HRK
7.6.	Purchase through POS			none
7.7.	Urgent card issuing in Croatia	card		100,00 HRK
7.8.	*Global Customer Assistance Service			
7.8.1.	Advertising a VISA Business card in the Bulletin of invalid cards for the region			30 USD
7.8.2.	Reporting stolen/lost card abroad			35 USD
7.8.3.	Request for urgent cash withdrawal abroad without a card:			
7.8.3.1.	- contacting OTP banka			175 USD
7.8.3.2.	- contacting GCAS			225 USD
7.8.4.	Urgent issuing of a card abroad			275 USD
7.9.	Non-grounded complaints in connection with a transaction			50,00 HRK
7.10.	Customer's cost – unauthorized utilization of a blocked card of OTP banka d.d. on points of sale of OTP banka d.d. – compensation to the retailer			335,00 HRK
7.11.	Customer's cost – unauthorized utilization of a blocked card of OTP banka d.d. on points of sale of in Croatia– card taken away at a point of sale in Croatia			335,00 HRK

7.12.	Customer's cost – unauthorized utilization of a blocked card of OTP banka d.d. – compensation to the retailer at a point of sale abroad - card taken away at a point of sale abroad	actual cost
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Item	Type of service	Calculation basis	Fee charged by OTP	Fee charged by FINA
8.	VISA BUSINESS ELECTRON CARD			
8.1.	Annual membership fee			
8.1.1.	- for the first year	card	20,00 HRK	
8.1.2.	- for the following years	card	20,00 HRK	
8.2.	Replacing of the existing Visa Business Electron card			
8.2.1.	- due to loss, theft	card	50,00 HRK	
8.2.2.	- due to change to the registry data, damaged card and so on	card	30,00 HRK	
8.3.	Separate PIN print-out	card	20,00 HRK	
8.4.	Cash withdrawal			
8.4.1.	- on ATMs of OTP banka d.d.	transaction	0,15%	
8.4.2.	-on ATMs in Croatia, other than OTP ATMs	transaction	1,5% min. 10,00 HRK	
8.4.3.	- on ATMs abroad	transaction	1,5% min. 25,00 HRK	
8.4.4.	- on EFT/POS terminals in Croatia	transaction	2,5% min. 15,00 HRK	
8.4.5.	- on EFT/POS terminals abroad	transaction	2,5% min. 30,00 HRK	
8.4.6.	- on EFT/POS terminals of OTP	transaction	2,5% min. 10,00 HRK	
8.5.	Purchase through EFT/POS terminals	transaction	none	
8.6.	Urgent issuing of a card in Croatia	card	100,00 HRK	
8.7.	Global Customer Assistance Service			
8.7.1.	Reporting a lost / stolen card abroad		35 USD	
8.7.2.	Request for urgent cash withdrawal abroad without a card			
8.7.2.1.	-contacting OTP Banka d.d.		175 USD	
8.7.2.2.	-contacting GCAS		225 USD	
8.7.3.	Urgent issuing of a card abroad		275 USD	
8.8.	Non-grounded complaints in connection with a transaction		50,00 HRK	

Item	Type of service	Calculation basis	Fee charged by OTP	Fee charged by FINA
9.	SMS BANKING SERVICE			
9.1.	Arranging SMS service			
9.1.1.	Card control	switching the service on	none	
9.1.2.	Interactive SMS	switching the service on	none	
9.1.3.	SMS account control	switching the service on	none	
9.2.	SMS service			
9.2.1.	Card control	sent text message	0,50 HRK	
9.2.2.	Interactive SMS	sent text message	0,50 HRK	
9.2.3.	Account control	sent text message	0,50 HRK	