



# Take charge of your business

## OTP Accountant Package

Striving to make your business with the bank even easier, and significantly cheaper, we have put together packages of services tailored to meet your needs. Package is a common name for a number of different bank products and connected services, intended for a certain customer type. By taking a package, the customer saves money, because the single fee payable for such package is lower than the sum of fees payable for individual products.

### OTP Accountant Package

Advantages of the OTP Accountant Package depend on the number of clients you provide accounting services to using our eLEMENT@ Internet banking service ("Accounting Services"). **The more clients you provide the accounting services to, the more advantages at your disposal!**

#### The benefits of the OTP Accountant Package:

- No fee for keeping of the LCY regular transaction account
- No monthly fee for eLEMENT@ Internet banking when up to 3 smart cards and up to 3 tokens are used
- OTP m-business mobile banking free of charge for up to two end users
- Up to 100% off front-end fee when applying for any loan (apart from the facilities when the fee is determined by a contract between the Bank and a third party)
- Up to 100% off front-end fee when applying for guarantees
- Up to 100% discount on internal cashless orders
- No membership fee charged for the Visa Business Debit cards
- Up to 100% discount on the registration and membership fee for the Visa Business cards
- No fee for setting up SMS info

**Do not miss out!** As a holder of eLEMENT@ smart card, you can also contract FINA's B2G service that provides a number of options for you and your clients:

- e-Regos service – easier data exchange with the Regos system (R-Sm forms)
- WEB BON service – taking over credit worthiness information (BON-1) in Croatian, English and German
- RGFI service – exchange of financial and statistical reports
- Registar koncesija service

### eLEMENT@ service "Accounting services"

By using our Accounting Services, operations regarding the accounts of your clients can be even faster and more efficient. In addition to all other eLEMENT@ functionalities, this service also provides for:

- carrying out of payments for your clients without visiting the Bank
- overview of business operations and statements of accounts of your clients
- business operations at lower rates (compared to other payments channels)
- online assignment of authorizations to your employees

By activating the 'Accounting Services' option, you will be able to use all the activities available with your own or your clients' accounts via your smart card or token, in line with the authorization level assigned to you by your clients. The authorization levels range from simple overviews and statements of accounts to a more complex authorization groups such as executing and authorization of payment orders.

Products and services in the OTP Accountant Package and in regular offer				
Product/fee	Accountant Package 1* (2 to 4 related clients)	Accountant Package 2* (5 to 7 related clients)	Accountant Package 3* (8 or more clients)	Regular offer
Monthly package price	HRK 50,00	HRK 40,00	HRK 40,00	-
Opening of accounts	Free of charge	Free of charge	Free of charge	HRK 50,00
Regular transaction account management	Free of charge	Free of charge	Free of charge	HRK 30,00
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)	50% discount	100% discount	100% discount	In line with the Bank's Decision on Pricing
Information on solvency (BON 2)	One free copy	Two free copies	Two free copies	HRK 120,00 + VAT
eLEMENT@ Internet banking - using of a token (per month)	Free of charge for two tokens	Free of charge for two tokens	Free of charge for three tokens	HRK 35,00
eLEMENT@ Internet banking - using of a smart card (per month)	Free of charge for two cards	Free of charge for three cards	Free of charge for three cards	HRK 35,00
OTP m-business mobile banking (per month)	Free of charge for one end user	Free of charge for two end users	Free of charge for two end users	HRK 20,00
Visa Business Debit card - annual membership fee for all cards	100% discount	100% discount	100% discount	HRK 50,00
Visa Business card - one-off registration fee**	25% discount	100% discount	100% discount	HRK 400,00
Visa Business card - annual membership fee for all cards	50% discount	50% discount	100% discount	HRK 200,00
SMS info (Card control)	50% discount	50% discount	100% discount	HRK 0,50 per message
SMS info (Interactive SMS)	50% discount	50% discount	50% discount	HRK 0,50 per message
SMS info (Account control)	50% discount	50% discount	50% discount	HRK 0,50 per message
Standing orders for loans, overdrafts on giro account, Visa business cards	100% discount	100% discount	100% discount	HRK 2,50 per execution
Internal cashless hard copy order	No discount	No discount	50% discount	HRK 13,00
Internal electronic order via eLEMENT@ - Internet banking - payments in EUR (SEPA)	50% discount	100% discount	100% discount	HRK 2,50
Internal electronic order via eLEMENT@ Internet banking	50% discount	100% discount	100% discount	HRK 2,50
Internal electronic order via OTP m-business service	50% discount	100% discount	100% discount	HRK 2,50
Hard copy statements on payments to/from the account in the branch	No discount	50% discount	50% discount	HRK 0,55 per item

\* For the approval of loans and guarantees, the client must meet the conditions prescribed by OTP banka. Discounts apply to the regular transaction account.

\*\* the client must meet the Bank's conditions.

The fees, interest rates and terms and conditions of the OTP Accountant package are subject to change in accordance with changes to the Bank's Decision on Pricing and the Decision on Interest.

For all information regarding the products and services of OTP banka d.d., visit our branches, our Internet site [www.otpbanka.hr](http://www.otpbanka.hr) or call the OTP banka d.d. Contact centre on 0800 21 00 21.