

A good match for your job

OTP Welcome Package for medium and small enterprises

Why should you choose OTP banka?

OTP banka is the fourth largest bank in the Croatian banking market. In its widely spread network consisting of over 120 branches throughout Croatia, around 2,000 of its employees provide services to retail as well as corporate customers, and with their offer ensures high-quality service and a wide range of products.

What is the OTP Welcome Package?

Should you choose to set up an account with OTP banka, we suggest taking the OTP Welcome Package, as it includes most of products and services intended for MSEs at lower rates. Compared to the existing packages such as OTP Start and OTP Extra, with OTP Welcome Package we have gone the extra mile for you:

- A lower fee charged for this package compared to the next most affordable package, OTP Start
- Up to 100% discount for cashless orders
- Possibility of taking a loan without the front-end fee

Online banking in the OTP Welcome Package

Online services OTP m-business, eLEMENT@ Internet banking and SMS info, provide you with simple and fast financial operations whenever and wherever you want, which can be used at a discount rate within the OTP Welcome Package:

- 100% discount for using the OTP m-business application, which enables reviewing, controlling, and performing of basic financial transactions via smartphone.
- 100% discount for using eLEMENT@ Internet banking, which allows you to have full financial control and to carry out complex financial transactions.
- 50% lower fee for SMS info which provides you with a fast and simple way to get to information about the balance and turnover on your account, usage of cards, exchange rates or general information about the bank.

Products included in OTP Welcome Package

Domestic currency accounts

In OTP banka you can set up an account for regular transactions of a legal entity. In addition to this account, separate accounts can be set up for different organisational segments of the entity, as well as earmarked accounts. It is also worth noting that setting up such an account in OTP banka means easier access to loans, guarantees, L/Cs, and to a wide range of our products.

eLEMENT@ Internet banking

eLEMENT@ Internet banking of OTP banka is a service enabling you full financial control. With the eLEMENT@

token, you have access to your financial operations at affordable rates whenever and wherever you might be. You neither need any special IT skills nor equipment, because any legal entity with an opened LCY transaction account in OTP banka and standard IT equipment – computer and internet access, can become eLEMENT@ user. Simply opt for an eLEMENT@ token, turn on your computer and your office can become your personal bank.

OTP m-business mobile banking

With the OTP m-business service, you can simultaneously do your job and control the financial operations via smartphone whenever and wherever you want. The OTP m-business app is intended for all legal entities with a LCY account with the Bank, and can be set up in any of OTP banka branches. You can set up the app even for your employees, and to use the application efficiently, you need a smartphone mobile device with iOS or Android operating system, Internet access, and available memory for data storage.

Payments

Take advantage of our well-developed branch network and application of the newest technological solutions when setting up payment orders, which is possible in all OTP banka branches and via the eLEMENT@ Internet banking service. You can set up orders up to 30 days in advance.

Visa Business Debit card

Visa Business debit card is an internationally accepted card intended for corporate customers and owners of small businesses with registered offices in the Republic of Croatia. Visa Business is a debit card as it immediately places a hold on the account, i.e. it debits the regular transaction account of the holder right away. The card can be used as a cashless means of payment at points of sale, when buying goods or services, as well as for withdrawal of cash at ATMs and other cash withdrawal points in the Republic of Croatia and abroad, and for shopping on the Internet.

Visa Business card

Visa Business card is a credit card intended for corporate customers and owners of small businesses with the registered offices in the Republic of Croatia, who wish to efficiently manage their operating and travel costs, with various perquisites. The advantages offered by the Visa Business card:

- 24-hour a day access to your funds via wide Visa ATM network and the points of sale in the country and abroad
- simpler billing

- shopping on the Internet
- purchasing with repayment in instalments at all points of sale of our contractual partners with POS terminals of OTP banka
- all expenses in a foreign currency are calculated in HRK counter value
- insurance against accidents, 24 hours a day.
- travel accident insurance paid by Visa Business card, namely: insurance in case of permanent loss or theft of documents in air transport, insurance in case of delay or loss of luggage in air transport and insurance in case of flight delay.

SMS info

If you have a mobile phone and a transaction account in OTP banka, you can access the information 24 hours a day via SMS info service, from any place covered by a GSM network. This service is supported by all mobile service providers in Croatia. The SMS info is a mobile phone service providing you an access to the following information:

- balance and turnover of your accounts,
- use of your bank cards,
- authorized and remaining limit on your credit cards,
- foreign exchange rates,
- basic information about the Bank

Loans offered in the OTP Welcome Package

OTP banka has developed a wide range of services for financing your business. With the OTP Welcome Package, we offer you a large selection of affordable financing methods.

Within the wide range of short-term and long-term loans, choose the one that meets your needs. Through special lines of special-purpose loans, we also offer loans for the agricultural and tourist sector in order to contribute to the further development of your business.

Loans in the OTP Welcome Package, OTP Start Package and the regular offer:

Advantages gained with OTP Welcome Package can be used within 12 months from the date of setting up the package, or the loan. Upon the lapse of the mentioned period, OTP Welcome Package becomes OTP Start Package, or some other option, depending on your needs.

Comparison of fees for services and products in regular offer, in the OTP Start Package and the OTP Welcome Package

Sadržaj	Price		
	Regular offer	OTP Start Package*	OTP Welcome Package *
Opening of accounts	HRK 50	Free of charge	Free of charge
Regular transaction account management	HRK 30 per month	Free of charge	Free of charge
eLEMENT@ Internet banking	HRK 35 per month per token	Free of charge for two tokens	Free of charge for two tokens
OTP m-business mobile banking	HRK 20 per month per end user	Free of charge for one end user	Free of charge for one end user
Terms and conditions for granting loans and guarantees**	Standard terms	25% discount on the front-end fee	100% discount on the front-end fee
Visa Business Debit card	Membership fee HRK 50 per year	No membership fee	No membership fee
Visa Business card**	Registration fee HRK 400, membership fee HRK 200 per year	Registration fee HRK 200, membership fee HRK 100 per year	Registration fee HRK 200, membership fee HRK 100 per year
SMS info (Interactive SMS)	HRK 0,50 per message	HRK 0,25 per message	HRK 0,25 per message
SMS info (Account control)	HRK 0,50 per message	HRK 0,25 per message	HRK 0,25 per message
SMS info (Card Control)	HRK 0,50 per message	HRK 0,25 per message	HRK 0,25 per message
Standing orders for loans, overdrafts on giro account, Visa business cards	HRK 2,50 per order	Free of charge	Free of charge
Internal electronic order via eLEMENT@ internet banking	HRK 2,50 per order	HRK 1,25 per order	Free of charge
Internal electronic order via eLEMENT@ internet banking – payments in EUR (SEPA)	HRK 2,50 per order	HRK 1,25 per order	Free of charge
Internal electronic order via OTP - m - business	HRK 2,50 per order	HRK 1,25 per order	Free of charge
Monthly package price	-	HRK 70	HRK 40

* discounts apply to the regular business account. Fees, interest rates and the terms and conditions of the OTP Start and OTP Welcome Packages were updated in August 2020 and are subject to change in accordance with the changes to the Decision on Pricing and the Decision on Interest.

** the client must meet the Bank's conditions

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