



For legal entities
with a turnover higher
than EUR 2.000.000
and categories assimilated

March 2012

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General provisions

1. The present taxes and commissions apply for standard Services provided by our Bank to its customers, this being provided exclusively into the herein tariff.
2. Commissions are charged in the same currency as the transaction, or in a different currency, by applying the Bank's own exchange rate valid on the date when the transaction is registered in the customer's account.
3. Commissions are due and payable on the date of the transaction. Commissions and charges are due and payable for services rendered by the Bank, regardless of the result at the beneficiary (return, non-acceptance, cancellation, expiry before being used etc.).
4. SWIFT, postage fees, courier and telecommunication charges as well as the acquisition price of forms and pretyped papers will be charged separately.
5. Where applicable, charges of other banks will be charged separately.
6. The Bank reserves the right to change its terms, fees and commissions at any time, without prior notice. Any modification will be notified to customers, either by posting them at the Bank's office desks or through other means of communication.
7. The specific commissions to the lending activity (risk commission, administration commission, commitment fee, etc.) are mentioned in the credit contracts.
8. OTP Bank Romania S.A. might apply negotiated commissions with the customer.

"The Bank" is represented by OTP Bank Romania S.A., a two tier corporate model, with office in Bucharest, Buzesti Street no. 66-68, sector 1, registered at The National Trade Register Office with the no. J40/10296/1995, CUI 7926069, CIF RO7926069, registered at the Bank Register with the no. RB – PJR – 40 – 028/ 1999, with subscribed and paid-in share capital RON 682.908.960, and data operator registered with no. 2689, through central office as well as through its territorial units.

I. CURRENT ACCOUNT

1	Current account opening	RON 0
2	Administration fee	RON 18/month/client
3	Statement of account sent through SWIFT system (MT 940)	EUR 25/month/ current account
4	Closing of an inactive current account (without any movement during the last 36 months), with garnishment, at the bank initiative	RON 50, if the balance of the current account is \geq RON 50
		balance of the current account, if the balance of the current account is $<$ RON 50
		RON 0, if the balance of the current account is RON 0

II. ESCROW ACCOUNT

1	Opening	RON 0
2	Maintenance fee	0.50% per quarter
3	Contract modification/cancellation	EUR 50

III. CASH TRANSACTIONS IN LEI AND FOREIGN CURRENCY

1	Cash depositing	
	• banknotes	
	• lei	RON 0
	• foreign currency	RON 0
	• coins ¹	
	• lei	5%
	• foreign currency	5%
2	Cash withdrawal	
	• lei	0.50% min. RON 5
	• foreign currency	1% min. EUR 5
3	Checking of worn-out, torn or stained banknotes (lei or foreign currency) with visible value and safety identification elements	0.50% of each banknote
4	Unscheduled cash withdrawal of amounts over EUR 5001 or equiv. (plus the standard withdrawal commission) applicable per client, per day	0.50% of the withdrawn amount
5	Scheduled amounts and not withdrawn over EUR 50,000 or equiv.	0.20% of the scheduled amount and not withdrawn

IV. INCOMING AND OUTGOING PAYMENTS IN LEI (PAPER BASED)

1	Incoming	
	• incoming transfers	
	• between OTP Bank Romania's customers	RON 0
	• from an account opened with another bank	RON 0
	• remittance for collection of cheques, promissory notes and bills of exchange (NBR/Transfond's commissions are included) ²	4,50 RON/instrument
2	Outgoing	
	• between OTP Bank Romania's customers	
	• between the accounts of the same customer	RON 0
	• between the accounts of different customers	RON 2/payment order
	• on another account opened with another bank (NBR/Transfond's commissions are included) ²	
	• for amounts < RON 1,000.00	RON 5/payment order
	• for amounts between RON 1,000.00 – 4,999.99	RON 6/payment order
	• for amounts between RON 1,000.00 – 4,999.99	RON 7/payment order
	• for amounts \geq RON 50,000.00 and urgent (no matter the amount)	RON 21/payment order
	• payments of crossed cheques and promissory notes (NBR/Transfond's commissions are included) ²	RON 7/instrument
	• refusal of payment of debit instruments with inter-banking settlement (NBR/Transfond's commissions are included) ²	RON 20/instrument if the balance of the payer current account is > RON 20
		amount of the balance of the payer account if the balance of the payer current account is \leq RON 20
		RON 0/instrument if the balance of the payer current account is RON 0
• commission for the payment orders (exclusively amounts less than RON 50,000) operated by OTP Bank Romania in the garnishment process (NBR/Transfond's commissions are included) ²	RON 15/payment order	

V. INCOMING AND OUTGOING PAYMENTS IN FOREIGN CURRENCY (PAPER BASED)

1	Incoming payments	
	• between OTP Bank Romania's customers	RON 0
	• from an account opened with another bank, in favour of OTP Bank Romania's customers	RON 0
	• in favour of other banks customers ³	0.20% min. EUR 20 - max. EUR 1,000
2	Payments	
	• between OTP Bank Romania's customers	RON 0
	• in favour of other banks customers ^{4,5}	0.20% min. EUR 20 - max. EUR 1,000
	• SWIFT fees (per message sent, equiv. in the payment currency)	
	• payment in European currency ⁶	EUR 15
	• payment in Non-European currency	USD 30
3	OTP Express payment (HUF, EUR, USD) ⁷ (payments ordered in favour of OTP Bank Group's customers)	
	• simple payments	0.10% min. EUR 10 - max. EUR 500
	• urgent payments	0.11% min. EUR 15 - max. EUR 750
	• SWIFT fees (per message sent, equiv. in the payment currency)	EUR 5
4	Documentary payments ⁸	
	• advising	0.10%, min. EUR 30 - max. EUR 1,000
	• issuing	EUR 75 (the payment commission/fee is added)
	• payment	
	• between OTP Bank Romania's customers	RON 0
	• in favour of other banks' customers	0.20% min. EUR 20 - max. EUR 1,000
	• SWIFT fees (per message sent, equiv. in the payment currency)	
	• payment in European currency	EUR 15
• payment in Non-European currency	USD 30	
	• correspondence SWIFT message for Romania	EUR 5
5	Investigations	EUR 25
6	Amendments	EUR 25
7	Cancellations	EUR 30
8	Urgent Fees	
	• foreign currency payment orders with value date "today"	
	• for OTP Bank Romania clients	EUR 30 (charged only if the amount is larger than EUR 5,000 or equiv.)
	• for non-clients	EUR 50

VI. INCOMING AND OUTGOING PAYMENTS IN LEI AND FOREIGN CURRENCY (ELECTRONIC BASED)

A. OTPdirekt

1	Monthly fee A Type	
	• Internet Banking (transactional) + Contact Center (transactional)	
	• for the main user	EUR 3/month
	• for each additional user ⁹	0,50 EUR/lună
	• Internet Banking (transactional) + Contact Center (transactional) + SMS Alerts	
	• for the main user	EUR 3/month
	• for each additional user ⁹	0.50 EUR/lună
	• SMS Alerts	
	EUR 3/month	
	Monthly fee B Type	
	• Internet Banking (transactional) + Contact Center (transactional)	
	• for the main user	EUR 5/month
	• for each additional user ¹⁰	EUR 1/month
	• Internet Banking (transactional) + Contact Center (transactional) + SMS Alerts	
• for the main user	EUR 5/month	
• for each additional user ¹⁰	EUR 1/month	
• SMS Alerts		
EUR 3/month		
2	SMS Alerts' message costs (VAT will be added)	
	• account balance	EUR 0.09/SMS
	• account control	EUR 0.11/SMS
	• bank-card control	EUR 0.13/SMS
	• NBR exchange	EUR 0.09/SMS
	• electronic RM	EUR 0.10/SMS
	• debit instruments for payment	EUR 0.12/SMS
	For mobile phone networks from Hungary	
	• SMS alert cost (irrespective of the alert type)	EUR 0.15/SMS
	For mobile phone networks from Europe (Except Romania and Hungary)	
	• SMS alert cost (irrespective of the alert type)	EUR 0.20/SMS
3	Payments in lei	
	• between OTP Bank Romania's clients ¹¹	RON 0
	• in favor of other banks' clients ¹² (NBR/Transfond's commissions are included)	
	• A Type ¹³	
	• Internet Banking	
	• for amounts < RON 1,000.00	RON 3.75/payment order
	• for amounts between RON 1,000.00 – 4,999.99	RON 4.50/payment order
	• for amounts between RON 5,000.00 – 49,999.99	RON 5.25/payment order
	• Contact Center	
	• for amounts < RON 1,000.00	RON 5/payment order
• for amounts between RON 1,000.00 – 4,999.99	RON 6/payment order	
• for amounts between RON 5,000.00 – 49,999.99	RON 7/payment order	

VI. INCOMING AND OUTGOING PAYMENTS IN LEI AND FOREIGN CURRENCY (ELECTRONIC BASED)

A. OTPdirekt

	<ul style="list-style-type: none"> • B Type 	
	<ul style="list-style-type: none"> • Internet Banking 	
	<ul style="list-style-type: none"> • for amounts < RON 1,000.00 	RON 3.75/payment order
	<ul style="list-style-type: none"> • for amounts between RON 1,000.00 – 4,999.99 	RON 4.50/payment order
	<ul style="list-style-type: none"> • for amounts between RON 5,000.00 – 49,999.99 	RON 5.25/payment order
	<ul style="list-style-type: none"> • for amounts \geq RON 50,000.00 	RON 15.75/payment order
4	Foreign currency payments	
	<ul style="list-style-type: none"> • between OTP Bank Romania's customers 	RON 0
	<ul style="list-style-type: none"> • in favor of other banks' clients¹⁴ 	
	<ul style="list-style-type: none"> • A Type¹⁵ 	
	<ul style="list-style-type: none"> • Internet Banking 	0.10% min. EUR 10 - max. EUR 500
	<ul style="list-style-type: none"> • Contact Center 	0.20% min. EUR 20 - max. EUR 1,000
	<ul style="list-style-type: none"> • B Type 	
	<ul style="list-style-type: none"> • Internet Banking¹⁶ 	0.15% min. EUR 15 - max. EUR 750
	<ul style="list-style-type: none"> • SWIFT fees (per message sent, equiv. in the payment currency) 	
	<ul style="list-style-type: none"> • payment in European currency¹⁷ 	EUR 15
	<ul style="list-style-type: none"> • payment in Non-European currency 	USD 30
5	OTP Express payments ¹⁸	
	<ul style="list-style-type: none"> • simple payments 	
	<ul style="list-style-type: none"> • A Type 	
	<ul style="list-style-type: none"> • Internet Banking 	0.05% min. EUR 5 - max. EUR 250
	<ul style="list-style-type: none"> • Contact Center 	0.10% min. EUR 10 - max. EUR 500
	<ul style="list-style-type: none"> • B Type 	
	<ul style="list-style-type: none"> • Internet Banking 	0.075% min. EUR 7.50 - max. EUR 375
	<ul style="list-style-type: none"> • urgent payments 	
	<ul style="list-style-type: none"> • A Type 	
	<ul style="list-style-type: none"> • Internet Banking 	0.055% min. EUR 7.50 - max. EUR 375
	<ul style="list-style-type: none"> • Contact Center 	0.11% min. EUR 15 - max. EUR 750
	<ul style="list-style-type: none"> • B Type 	
	<ul style="list-style-type: none"> • Internet Banking 	0.0825% min. EUR 11.25 - max. EUR 563
	<ul style="list-style-type: none"> • SWIFT fees (per message sent, equiv. in the payment currency) 	EUR 5

B. DIRECT DEBIT

1	Intra-banking Direct Debit	
	• commission for payment effected	RON 0
	• commission for refusal of payment	RON 0
2	Inter-banking Direct Debit	
	• commission for payment effected	RON 1.50/payment
	• commission for refusal of payment (NBR/Transfond's commission is included) ¹⁹	RON 0.55/refusal of payment, if the balance of the payer current account is \geq RON 0.55
		amount of the balance of the payer current account, if the balance of the payer current account is $<$ RON 0.55
RON 0/refusal of payment, if the balance of the payer current account is RON 0		

C. MT 101 SWIFT MESSAGE (REQUEST FOR TRANSFER)

1	Service Management Fee ²⁰	EUR 25/current account/month
2	Payments	The commissions charged for the electronic payments in lei and foreign currency ordered by internet banking, according to the OTPdirekt contract signed

VII. COLLECTIONS IN LEI AND FOREIGN CURRENCY²¹

1	Clean Collections (bills of exchange, promissory notes, cheques)	
	• import	
	• advising of documents for payment or acceptance	0.10% min. EUR 10 - max. EUR 150
	• acceptance	EUR 15
	• payment	0.20% min. EUR 20 - max. EUR 1,000
	• documents returned unpaid	EUR 30
	• export	
	• remittance of documents for collection or acceptance	0.15% min. EUR 10 - max. EUR 150
	• documents returned unpaid by foreign banks	EUR 15
	• release (import)/remittance (export) of free of payment documents	0.15% min. EUR 30 - max. EUR 500
2	Documentary Collections	
	• import	
	• advising of documents for payment or acceptance	0.15% min. EUR 15 - max. EUR 150
	• acceptance	EUR 15
	• payment	0.20% min. EUR 20 - max. EUR 1,000
	• documents returned unpaid	EUR 30
	• export	
	• remittance of documents for collection or acceptance	0.15% min. EUR 30 - max. EUR 500
	• documents returned unpaid by foreign banks	EUR 15
	• release (import)/remittance (export) of free of payment documents	0.15% min. EUR 30 - max. EUR 500
3	Investigations for payment	EUR 10/investigation
4	Amendments/rescheduling	EUR 20

VIII. LETTERS OF CREDIT IN LEI AND FOREIGN CURRENCY^{22,23}

1	Import	
	• opening or reinstatement	0.20% min. EUR 75 (per quarter or part thereof)
	• validity extension	0.20% min. EUR 75 (per quarter or part thereof)
	• increase of amount	0.20% min. EUR 75 (per quarter or part thereof)
	• payment/Negotiation	0.20% min. EUR 75
	• discrepancies found at the verification of documents	EUR 75/set of documents
2	Export	
	• pre-advicing	RON 0
	• advicing	0.15% min. EUR 75 - max. EUR 1,500
	• confirmation	0.25% min. EUR 100 (per quarter or part thereof)
	• validity extension (for confirmed L/C)	0.25% min. EUR 100 (per quarter or part thereof)
	• increase of amount (for confirmed L/C)	0.25% min. EUR 100 (per quarter or part thereof)
	• notification of assignment of receivables	0.15% min. EUR 50
	• remittance of an export L/C to a local advising bank	EUR 100
	• remittance of an amendment to an export L/C to a local advising bank	EUR 50
3	Other amendments (inclusively validity extension and increase of amount for export unconfirmed L/C)	EUR 30/amendment
4	Verification and remittance of documents	0.20% min. EUR 75
5	Reimbursement/Handing documents	EUR 25
6	Deferred payment	0.20% min. EUR 100 (per quarter or part thereof)
7	Acceptance	0.25% min. EUR 100
8	Returning of documents refused for payment	EUR 50
9	Cancellation of a valid L/C	EUR 75
10	Expiry of unutilised L/C	EUR 75
11	Release/remittance of free of payment documents	0.15% min. EUR 30
12	Investigations for payment	EUR 10/investigation

IX. LETTERS OF GUARANTEE IN LEI AND FOREIGN CURRENCY

1	Letters of guaranty in lei	
	• pre-advising	RON 0
	• issue of letter of guarantee having as collaterals others than cash collateral deposit	0.50% min. EUR 75 (per quarter or part thereof) ²⁴
	• issue of letter of guarantee having as collateral cash collateral deposit	0.25% min. EUR 50 (per quarter or part thereof) ²⁴
	• increase/extension of validity of letter of guarantee having as collaterals others than cash collateral deposit	0.50% min. EUR 100 (per quarter or part thereof) ²⁴
	• increase/extension of validity of letter of guarantee having as collateral cash collateral deposit	0.25% min. EUR 50 (per quarter or part thereof) ²⁴
	• confirmation by OTP Bank Romania of a Letter of Guarantee	0.25% min. EUR 100 (per quarter or part thereof) ²⁴
	• amendment or cancellation of a Letter of Guarantee	EUR 50 (RON equiv.)
	• advising of a Letter of Guarantee	EUR 50 (RON equiv.)
• payment/negotiation under Letter of Guarantee	0.15% min. EUR 20 - max. EUR 1000 (RON equiv)	
2	Letters of Guarantee in foreign currency	
	• letters of guarantee issued	
	• pre-advising	RON 0
	• issue of letter of guarantee having as collaterals others than cash collateral deposit	0.50% min. EUR 75 (per quarter or part thereof) ²⁴
	• Issue of letter of guarantee having as collateral cash collateral deposit	0.25% min. EUR 50 (per quarter or part thereof) ²⁴
	• Increase/extension of validity of letter of guarantee having as collaterals others than cash collateral deposit	0.50% min. EUR 100 (per quarter or part thereof) ²⁴
	• Increase/extension of validity of letter of guarantee having as collateral cash collateral deposit	0.25% min. EUR 50 (per quarter or part thereof) ²⁴
	• amendment	EUR 50/amendment
	• cancellation	EUR 75
	• payment (if the guarantee amount is claimed)	0.15% min. EUR 15 - max. EUR 1000
	• letters of guarantee received	
	• pre-advising	EUR 25
	• advising	EUR 50
	• remittance of documents for payment claiming	EUR 50
	• authentication of authorized signatures	EUR 25

X. LETTERS OF COMFORT

1	Indicative letter of comfort	
	• issuing	0.50% ²⁵ (VAT will be added)
	• validity extension	0.50% ²⁵ (VAT will be added)
	• increase of amount	0.50% ²⁵ (VAT will be added)
	• other amendments	RON 50 (VAT will be added)
2	Binding letter of comfort	
	• issuing	0.25% ²⁵ (VAT will be added)
	• validity extension	0.25% ²⁵ (VAT will be added)
	• increase of amount	0.25% ²⁵ (VAT will be added)
	• other amendments	RON 50 (VAT will be added)

XI. CAPITAL MARKETS SERVICES

1	Spot brokerage fees for The Bucharest Stock Exchange - equities (shares, rights, fund units, structured products)	
	• average montly turnover (RON)	Fee ^{26, 27}
	• min. 0 - max. 30,000.00	0.70%
	• min. 30,001,00 - max. 300,000.00	0.50%
	• min. 300,001.00 - max. 500,000.00	0.45%
	• min. 500,001.00 - max. 1,000,000.00	0.40%
	• min. 1,000,001.00 - max. 1,500,000.00	0.35%
	• mai mare decât 1,500,000.00	0.30%
2	Spot brokerage fees for The Bucharest Stock Exchange – fixed income securities (bonds, government securities)	max. 0.30%
3	Corporate services including capital markets financing	negotiable ²⁸

XII. CASH CONCENTRATION (SWEEP)

1	Cash concentration (sweep)	negotiable
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XIII. VALUES TRANSPORTATION SERVICE

1	Values transportation service	negotiable
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XIV. OTP TREZOR

1	OTP Trezor	negotiable
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XV. VISA BUSINESS SILVER CREDIT CARD (LEI)

		Normal	Distribution card
1	Card issuing fee	RON 50	RON 50
2	Card monthly fee (first 12 months is RON 0)	RON 5	RON 5
3	Merchant transactions commission (anywhere around the world)	RON 0	RON 0
4	„Domestic“ cash withdrawal commission from OTP Bank Romania’s ATMs	1%	1%
5	„Domestic“ cash withdrawal commission from OTP Bank Romania’s offices	1%	1%
	• unscheduled cash withdrawal of amounts over EUR 5,001 or equiv. from the bank’s offices (the standard withdrawal commission will be added), applicable per client per day	0.50% to the amount withdrawn	0.50% to the amount withdrawn
	• amounts scheduled and not withdrawn at the bank’s offices - over EUR 50,000 or equiv.	0.20% to the amount scheduled and not withdrawn	0.20% to the amount scheduled and not withdrawn
6	Cash withdrawal fee from ATM/ EPOS of other banks in Romania	1% + RON 10	1% + RON 10
7	Cash withdrawal fee from ATM/ EPOS of other banks outside Romania	2,50%	2,50%
8	Cash withdrawal fee from ATM of banks from OTP Bank Group	RON 3.50	RON 3.50
9	Card renewal fee	RON 0	RON 0
10	Card reissuance fee (lost/stolen/battered)	RON 5	RON 5
11	Express card reissuance fee	RON 5	RON 5
12	PIN reissuance fee (lost/stolen/forgotten)	RON 5	RON 5
13	Balance inquiry fee (at ATM)	RON 0.30	RON 0.30
14	Mini-statement fee (at ATM)	RON 0.30	RON 0.30
15	PIN change fee (at ATM)	RON 3.50	3.50 RON
16	Card blocking fee (lost/stolen)	RON 35	RON 35
17	Card reactivation fee	RON 0	RON 0
18	Non-founded transaction claims fee	RON 35	RON 35
19	Percentage of monthly minimum payment amount	5%	5%
20	Grace period	up to 55days	up to 55days

XVI. DEBIT CARDS VISA BUSINESS

SILVER		LEI	EURO
1	Card issuing fee	RON 20	EUR 6
2	Card monthly fee (first 12 months is RON 0)	RON 1.66	EUR 0.50
3	Merchant transactions commission (anywhere around the world)	RON 0	EUR 0
4	„Domestic“ cash withdrawal commission from OTP Bank Romania’s ATMs	0.30%	0.30%
5	Domestic“ cash withdrawal commission from OTP Bank Romania’s offices	0.40%	0.40%
6	Cash withdrawal fee from ATM/EPOS of other banks in Romania	0.50% + RON 2.50	0.50% + EUR 0.70
7	Cash withdrawal fee from ATM/EPOS of other banks outside Romania	1% + RON 10	1% + EUR 3
8	Cash withdrawal fee from ATM of banks from OTP Bank Group	RON 3,50	EUR 1
9	Card renewal fee	RON 0	EUR 0
10	Card reissuance fee (lost/stolen/battered)	RON 5	EUR 1.50
11	Express card reissuance fee	RON 5	EUR 1.50
12	PIN reissuance fee (lost/stolen/forgotten)	RON 5	EUR 1.50
13	Balance inquiry fee (at ATM)	RON 0.30	EUR 0.10
14	Mini-statement fee (at ATM)	RON 0.30	EUR 0.10
15	PIN change fee (at ATM)	RON 3.50	EUR 1
16	Card blocking fee (lost/stolen)	RON 35	EUR 10
17	Card reactivation fee	RON 0	EUR 0
18	Non-founded transaction claims fee	RON 35	EUR 10

ELECTRON		LEI	EURO
1	Card issuing fee	RON 10	EUR 4
2	Card monthly fee (first 12 months is RON 0)	RON 0.83	EUR 0.25
3	Merchant transactions commission (anywhere around the world)	RON 0	EUR 0
4	„Domestic“ cash withdrawal commission from OTP Bank Romania’s ATMs	0.30%	0.30%
5	Domestic“ cash withdrawal commission from OTP Bank Romania’s offices	0.40%	0.40%
6	Cash withdrawal fee from ATM/EPOS of other banks in Romania	0.50% + RON 2.50	0.50% + EUR 0.70
7	Cash withdrawal fee from ATM/EPOS of other banks outside Romania	1% + RON 10	1% + EUR 3
8	Cash withdrawal fee from ATM of banks from OTP Bank Group	RON 3,50	EUR 1
9	Card renewal fee	RON 0	EUR 0
10	Card reissuance fee (lost/stolen/battered)	RON 5	EUR 1.50
11	Express card reissuance fee	RON 5	EUR 1.50
12	PIN reissuance fee (lost/stolen/forgotten)	RON 5	EUR 1.50
13	Balance inquiry fee (at ATM)	RON 0.30	EUR 0.10
14	Mini-statement fee (at ATM)	RON 0.30	EUR 0.10
15	PIN change fee (at ATM)	RON 3.50	EUR 1
16	Card blocking fee (lost/stolen)	RON 3.50	EUR 1
17	Card reactivation fee	RON 0	EUR 0
18	Non-founded transaction claims fee	RON 35	EUR 10

XVII. BANK CARDS ACCEPTANCE

1	POS transaction processing	2%
2	Use of POS by dial-up ²⁹	RON 0
3	Use of POS by GPRS ³⁰	EUR 10/month/POS

XVIII. BANKING PRODUCTS AND SERVICES PACKAGES³¹

1	Monthly subscription for CONFORT package	EUR 4.99
2	Monthly subscription for ELECTRONIC package	EUR 9.99
3	Monthly subscription for GOLD package	EUR 15.99

XIX. PACKAGES FOR FOREIGN EXCHANGE OFFICES³²

1	Monthly subscription for STANDARD package	EUR 5.99
2	Monthly subscription for PLUS package	EUR 9.99
3	Monthly subscription for PREMIUM package	EUR 14.99

XX. OTHER SERVICES

1	Issuing statements of accounts	RON 0
2	Issuing duplicate of statements of accounts	RON 1/page or any different annex
		RON 2/page for documents older than 1 month
3	Written information on exchange rates, interest rates paid by the bank, delivered at the customer's request	
	• monthly subscription	RON 20
	• delivery upon request	RON 2/transmission
4	Keeping of securities "in trust"	0.30%, min. EUR 10 (per quarter or part thereof)
5	Investigations regarding operations older than 3 months	EUR 50
6	Consultancy	negotiable
7	Confirming account balances for audit purposes	EUR 30 (or RON equiv.) (VAT included)
8	Confirmation of payments made, accounts opened and authorised signatures (at the customer's request)	EUR 20 (or RON equiv.)
9	Authentication of test (SWIFT)	EUR 10 (or RON equiv.)
10	Issuing solvency letters	
	• without financial indicators	EUR 20/letter
	• with financial indicators	EUR 35/letter
11	Consulting Payment Incident Bureau at customer's request	EUR 5 (or RON equiv.)
12	Consulting ROLEG at customer's request	EUR 10 (or RON equiv.)
13	Creation of drafts of Letters of Credit, Letters of Guarantee remained unissued	EUR 50 (or RON equiv.)
14	Certification of cheques	0.50%/cheque
15	Certification of cheques with collateral deposit	RON 12/instrument
16	Release of cheque book	RON 10/book
17	Release of promissory note	RON 0.50/leaf
18	Release of bill of exchange	RON 2.50/leaf
19	Registry of social capital regarding company constitution	RON 15
20	Correspondence SWIFT message for Romania	EUR 5/message sent
21	Correspondence SWIFT message for Europe	EUR 15/message sent
22	Correspondence SWIFT message outside Europe	USD 30/message sent
23	Commission for opening guarantee deposit in favour of administrators	RON 2/deposit
24	Issuing duplicate of documents (loans, guarantees and schedule of reimbursements etc.)	RON 10 (VAT included) for documents up to 6 months
		RON 25 (VAT included) for documents older than 6 months
25	Transmissions of documents by fax at request	RON 6/page (VAT included)

Notes

1. The commission applies to the whole amount deposited in coins.
2. BNR/Transfond's commissions (established unilateral by Transfond) can be read on the website www.otpbank.ro.
3. Same commissions apply in case details are incorrect, even if the amount is returned.
4. These commissions also apply for payments ordered in lei outside Romania in amounts higher or equal to EUR 50,000 or equivalent. For payments in lei outside Romania up to EUR 50,000 or equivalent, the same commissions afferent to the payments in lei ordered to another account opened with another Romanian bank will be applied.
The exchange rate applied by the bank for the calculation of the commissions can be read on the website www.otpbank.ro.
5. The appropriate SWIFT fees and also the correspondent bank commissions for payments in other currencies than Euro ordered with "OUR" instruction in favour of clients with current accounts opened with banks outside Romania will be added to this commission. Foreign currency payments instructed in Euro are ordered only with "SHA" option.
6. It also applies for the payments ordered in lei in favour of a bank outside Romania in amounts higher or equal to EUR 50,000 or equivalent.
7. In case the payment is ordered with "OUR" instruction, the payer will pay later the correspondent bank commission. Foreign currency payments instructed in Euro are ordered only with "SHA" option.
8. These commissions also apply for payments ordered in lei outside Romania and for refinancing.
9. Maximum 2 additional users.
10. Maximum 6 additional users.
11. Within the limit of RON 40,000 for A type contracts.
12. Idem 2.
13. Within the limit of RON 40,000.
14. Idem 5.
15. These commissions apply for payments ordered in amounts up to EUR 10,000 or equivalent. For payments in lei outside Romania up to EUR 10,000 or equivalent, the same commissions afferent to the payments in lei ordered to another account opened with another Romanian bank will be applied.
16. Idem 4.
17. Idem 6.
18. Idem 7.
19. Idem 2.
20. The service management fee is charged on monthly basis, irrespective of the number of MT 101 request for transfers received monthly by SWIFT from other banks and executed by OTP Bank or of the number of MT 101 request for transfers issued by OTP Bank and transmitted by SWIFT to other banks.



21. Commissions will be charged to the Drawer if refused by the Drawee. Commissions are owed although the documents are not subsequently paid or are abandoned or returned.
22. Whenever the value of an L/C allows tolerances, the commissions are calculated and payable according to the maximum value of the L/C.
23. These commissions also apply for stand-by L/C.
24. Any division of a quarter meaning that will be integrally taken (the same as a whole quarter no matter if it refers to a single day exceed) each time the validity extends within a new quarter.
25. The commission applies to the amount of the letter of comfort/to the amount which the letter of comfort increased with.
26. The fee applies to every transaction concluded and includes all the fees paid forward to the market entities.
27. In case of the transactions concluded by clients through the OTP e-broker application the standard presented fees shall apply without overcoming the 0.50% fee for a transaction.
In case the commissions generated by one client during a month are below the amount of RON 15, then a fix fee calculated by subtracting the amount of commissions generated by the client from RON 15 shall be charged. The fee shall be charged after the closing of the last trading session of each month.
For fix income financial instruments (municipal and corporate bonds) trading - both for classic account and for OTP e-broker account - a 0.30% fee will be charged by OTP Bank Romania.
For the government bonds trading - both for classic account and for OTP e-broker account - a 0.10% fee will be charged by OTP Bank Romania.
28. The fees are negotiable depending on the nature and the scale of the service.
29. Fix telephone line.
30. Mobile telephone line provided by the bank.
31. The subscription will be charged in lei at the exchange rate announced by NBR, valid on its due date.
32. Idem 31.

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Întocmit de: OTP Bank România, Marketing,

broșură Taxe și comisioane persoane juridice cu cifra de afaceri peste 2.000.000 EUR, Martie 2012.