

## Fees and Commissions

for Individuals

General conditions .....	2
RON operations .....	3
Foreign currency operations.....	3
Cash received and payment transactions in lei and foreign currency (electronic support) .....	6
Pay office operations.....	8
Other operations .....	9
Savings account.....	10
Escrow account.....	10
Capital Market operations .....	11
Loans.....	13
I. Personal loan .....	13
II. Loan for health.....	14
III. Personal loan with Mortgage.....	15
IV. Mortgage loan for acquisitions .....	16
V. Mortgage loan for acquisitions – First Home .....	17
VI. Construction loan .....	18
VII. Overdraft.....	18
Credit cards .....	19
I. MasterCard Standard / VISA Classic.....	19
II. VISA Gold.....	20
III. MasterCard Platinum .....	21
IV. MasterCard co-brand OTP-MOL .....	22
Debit cards.....	23
I. MasterCard FLAT .....	23
II. MasterCard Standard.....	24
VISA Electron Junior Debit Cards .....	25
I. VISA Electron Junior Plus.....	25
II. VISA Electron Junior Max .....	26
ANNEX 1 .....	27

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## General conditions

1. The present commissions apply for the Bank's relations with the clients for standard services, except the Private Banking clients. For details regarding the offer for Private Banking clients, please contact the OTP Private Banking.
2. The commissions are collected in the currency in which the transaction is processed or in other currency, when the Bank is applying its own exchange rate valid on the registration date in the client's account.
3. The commissions are owed and payable at the date when the charged operation is performed. The commissions and fees are owed and payable for the services performed by the Bank, indifferent of the further finality of the services at the beneficiary (return, not accepted, cancelled, expiry before usage etc).
4. SWIFT fees, courier fees, post and telecommunication, as well as the selling price of the forms and templates will be separately charged.
5. When applicable, the fees and commissions of other Banks will be separately charged.
6. The commissions specific for the crediting activities (risk commissions, management commissions etc) will be displayed separately in the credit contracts.
7. The equivalent of the monthly subscription and/or instalment fees for electronic services offered by the Bank will be displayed separately in the agreements with the clients.

## RON operations

I. Current account / Junior account	
• Account opening	0 RON
• Monthly maintenance fee	0 RON

II. Cash received and payments operations	
<b>Cash received</b>	
• In favour of OTP Bank's Romania clients	0 RON
• Remitted cheques and promissory notes to cash in (NBR / Transfond commissions are included) <sup>8</sup>	3 RON / instrument
<b>Payments</b>	
• Giro payment operations	
• Between OTP Bank Romania clients	0 RON
• In favour of other banks' clients (NBR / Transfond commissions are included) <sup>8</sup>	
Payment amount =< 50.000 RON exclusive	4,1 RON
Payment amount > 50.000 RON inclusive	18 RON
• Elaboration and operation of payment orders for amounts deducted by OTP Bank Romania SA (excluding amounts < 50.000 RON) (NBR / Transfond commissions are included) <sup>8</sup>	6,26 RON / payment order
• Payments with cheques or promissory notes (NBR / Transfond commissions are included) <sup>8</sup>	4 RON / instrument

## Foreign currency operations

I. Current account / junior account	
• Account opening	0 RON
• Monthly maintenance fee	0 RON

II. Cash received and payments operations*	
<b>Cash received</b>	
• In favour of OTP Bank Romania clients	0 RON
• In favour of other banks' clients	0.2% (min. 20 EUR – max.1000 EUR)
<b>Payments</b>	
• In favour of OTP Bank Romania clients	0 RON
• In favour of other banks' clients**	0,15% min. 15 EUR max.1000 EUR
<b>Investigations</b>	10 EUR
<b>Modifications</b>	20 EUR
<b>Cancelling</b>	30 EUR
<b>SWIFT Fees</b> (for each message sent, the equivalent in the payment's currency)	
• Payments to a bank in Europe (inclusive Romania)	15 EUR
• Payments to a bank outside Europe	30 USD
<b>Treasury operations</b>	
Payment orders with 'today' currency date	
• Ordered by OTP Bank Romania clients	30 EUR
• Transit money (non-clients)	50 EUR
Payment orders with 'tomorrow' currency date	
• Ordered by OTP Bank Romania clients	25 EUR
• Transit money (non-clients)	40 EUR

III. OTP Express operations	
• Normal payments	0.05%*** min. 5 EUR max. 500 EUR or the equivalent in the payment currency
• Urgent payments	0.075%*** min. 7.5 EUR max. 750 EUR or the equivalent in the payment currency
• SWIFT fee (equivalent in the payment currency)	5 EUR

\* These fees applies also for payments in RON, abroad of Romania.

\*\* The SWIFT and in case of OUR commission, the correspondent bank fees and commissions will be added – see Annex 1.

\*\*\* To these commissions will be added a SWIFT fee.

INCASSO*		
<b>Clean Collections (bills of exchange, promissory notes, cheques)</b>		
Import		
• Advising of documents for payment or acceptance		0.1% (min. 10 EUR – max.150 EUR)
• Acceptance		15 EUR
• Payment		0.15% (min. 15 EUR – max.1000 EUR)
• Documens returned unpaid		30 EUR
Export		
• Remittance of documents for collection or acceptance		0.15% (min. 10 EUR – max.150 EUR)
• Documents returned unpaid by foreign banks		15 EUR
• Release (import)/remittance (export) of free of payment documents		0.15% (min. 30 EUR – max.150 EUR)
<b>Documentary collections:</b>		
Import		
• Advising of documents for payment or acceptance		0.1% (min. 15 EUR – max.150 EUR)
• Acceptance		15 EUR
• Payment		0.15% (min. 15 EUR – max.1000 EUR)
• Documens returned unpaid		30 EUR
Export		
• Remittance of documents for collection or acceptance		0.15% (min. 30 EUR – max.500 EUR)
• Documents returned unpaid by foreign banks		15 EUR
• Release (import)/remittance (export) of free of payment documents		0.15% (min. 25 EUR – max.500 EUR)
Investigations for payment		10 EUR/investigation
Amendments/rescheduling		20 EUR

\* 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.

## Cash received and payment transactions in lei and foreign currency (electronic support)

### A. OTPdirekt

Monthly fees	
• Internet Banking + Contact Center	
• For the main user	1.5 EUR / month
• For each additional user *	0.5 EUR / month
• Internet Banking + Contact Center + SMS Alerts	
• For the main user	1.5 EUR / month
• For each additional user *	0.5 EUR / month
• SMS Alerts	1 EUR / month
• SMS Alerts (for customers aged between 14 and 18 years)	franco
* Internet banking and contact center user with maximum 2 additional users for the main user's account.	

SMS alerts costs *	
For Romanian mobile networks:	
• Account balance	0.09 EUR / SMS
• Account control	0.11 EUR / SMS
• Bank-card control	0.13 EUR / SMS
• NBR exchange rates	0.09 EUR / SMS
• Deposits maturity	0.11 EUR / SMS
• For customers aged between 14 and 18 years, regardless of SMS type	0.07 EUR / SMS
For Hungarian mobile networks:	
• Regardless of SMS type	0.15 EUR / SMS
For European mobile networks (except Romania and Hungary):	
• Regardless of SMS type	0.20 EUR / SMS
* The 24% VAT will be added to these values	

RON Payments *	
• In favour of OTP Bank Romania clients	0 RON
• In favour of other banks' clients (NBR / Transfond commissions are included) <sup>8</sup>	
• Internet Banking	2 RON
• Contact Center	3 RON
* Limited at 40 000 RON	

Foreign currency payments *	
• In favour of OTP Bank Romania clients	0 RON
• In favour of other banks' clients	
• Internet Banking	0.075%** min. 7.5 EUR max. 500 EUR
• Contact Center	0.1125%** min.11.25 EUR max. 750 EUR
* Limited at 10 000 EUR	
** The SWIFT fees and in case of OUR commissions, correspondent banks commissions will be added to this fee – see Annex 1	

SWIFT Fees (for each message sent, the equivalent in the payment's currency)	
• Payments to a bank in Europe (inclusive Romania)	15 EUR
• Payments to a bank outside Europe	30 USD

OTP Express payments (HUF, EUR, USD – to OTP Bank Group clients)	
• Normal payments	
• Internet Banking	0.0250%* min. 2.5 EUR max. 250 EUR
• Contact Center	0.0375%* min.3.75 EUR max. 375 EUR
• Urgent payments	
• Internet Banking	0.0375%* min.3.75 EUR max. 375 EUR
• Contact Center	0.0562%* min 5.63 EUR max. 562.5 EUR
• SWIFT fee	5 EUR
*If payments are ordered with OUR commissions, a correspondent bank's fee will be charged – see Annex 1	

## B. Direct Debit

Intra-banking Direct Debit	
• Commissions for payment effected	0 RON
• Commission for refusal of payment	0 RON
Inter-banking Direct Debit	
• Commissions for payment effected (NBR / Transfond commissions are included) <sup>8</sup>	1.5 RON/payment
	0.55RON/refusal of payment, if the balance of the payer current account is $\geq 0.55$ RON
• Commission for refusal of payment (NBR / Transfond commissions are included) <sup>8</sup>	Amount of the balance of the payer current account, if the balance of the payer current account is $< 0.55$ RON
	0/refusal of payment, if the balance of the payer current account is zero

## Pay office operations

I. RON operations	
• Cash deposit	0 RON
• Cash withdrawal*	0.5% min. 0.5 RON
* Except:	
<ul style="list-style-type: none"> <li>• the funds from term deposits at expiry day (excluding the deposits with a term less than 1 month)</li> <li>• the amounts from MoneyGram transfers.</li> <li>• amounts offered by OTP Bank as a mortgage loan of individuals that have not been used before withdrawing to other banking products - excluding exchange rate</li> </ul>	

II. Foreign Currency operations	
• Cash deposit	0 RON
• Cash withdrawal*	0.5% min. 1 EUR
* Except	
<ul style="list-style-type: none"> <li>the funds from term deposits at expiry day (excluding the deposits with a term less than 1 month)</li> <li>the amounts from MoneyGram transfers.</li> <li>amounts offered by OTP Bank as a mortgage loan of individuals that have not been used before withdrawing to other banking products - excluding exchange rate</li> </ul>	

III. RON and FCY operations	
• Unscheduled withdrawal of amounts of money over 5001 EUR or the equivalent (added to the standard withdrawal commission and applies for each client / day)	0.5%
• Scheduled withdrawal but not fulfilled for amounts exceeding 50.000 EUR or the equivalent (calculated for the amount not taken out)	0.2%

### Other operations

• First transactions list remission in one month in an OTP Bank unit	0 RON
• Transactions list copy or another annex	1 RON/page negotiable for documents older than one month
• Mailing the transaction list monthly to the client's address	3 RON / month
• Value boxes	
• Type A	10 EUR*/month
• Type B	15 EUR*/month
• Type C	20 EUR*/month
• Investigations regarding operations	50 EUR
• Consultancy	negotiable
• Balance and account cash flows confirmations	10 EUR (or equivalent in RON)
• SWIFT correspondence – Romania	5 EUR/sent message
• SWIFT correspondence – Europe (except Romania)	15 EUR/sent message
• SWIFT correspondence – outside of Europe	30 USD/sent message
* These commissions do not contain VAT.	

## Savings account

• Account opening	0 RON
• Monthly balance fee	0 RON

## Escrow account

Escrow account for mortgage products	10 EUR (or equivalent)
Escrow account for products different then mortgage products	
• Maintenance fee	0.5% / trimester
• Modification / cancelling of the initial contract	50 EUR

## Capital Market operations

TRADING FEE FOR EQUITIES		
Average monthly turnover for the last 3 months		Commission
From:	Up to:	
0	30.000,00	0,70%
30.001,00	300.000,00	0,50%
300.001,00	500.000,00	0,45%
500.001,00	1.000.000,00	0,40%
1.000.001,00	1.500.000,00	0,35%
> 1.500.000,00		0,30%

a) The trading fee for equities (shares, rights and fund units, etc.) is established at the end of each month based on the average turnover of the client for the previous three months (by average monthly turnover for the last three months we mean the sum of all transactions concluded in the last three previous months divided by three) and applies for each concluded transaction.

b) The fee level is calculated following the last trading session close of the last working day of the month and applies for the month following the calculation for equity trades, allotment / pre-emptive rights, etc.

c) Up to the first fee calculation according with paragraph a), the trading fee for equities is 0.70%. The fees mentioned in paragraph a) include the fees and taxes paid for each transaction to the stock exchange, NSC and Central Depository.

d) The intermediary does not charge an opening account fee.

e) For fixed income financial instruments (municipal and corporate bonds) trading a 0.30% fee will be charged by OTP Bank Romania.

f) For treasury securities trading a 0.10% fee will be charged by OTP Bank Romania.

g) The taxation of the profits from financial instruments trading is made according with the Fiscal Code and NSC regulations in force at that time.

h) The intermediary commits to disclose to clients all the documents that certifies the gain/loss registered during a year from financial instruments trading for them to be submitted to the fiscal authority for determining the net gain and the correct tax applied no later than the terms specified in the in force legislation.

i) The client, natural person, not resident, beneficiary of a gain in Romania has to certify his/her right to benefit of the double taxation convention provisions by supplying the fiscal residence certificate or an equivalent document. Otherwise, the Fiscal Code provisions shall be applied.

j) 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 15 RON then a fixed fee calculated by subtracting the amount of commissions generated by the client from 15 RON shall be charged. The fixed amount mentioned above shall be charged after the closing of the last trading session of each month. For the fixed income securities transactions concluded by clients through the OTP e-broker application, will be charged the fees mentioned at point e) and f).

<b>TRADING FEE FOR EQUITIS IN CASE OF CLIENTS WHO TRADE THROUGH THE OTP e-broker APPLICATION</b>		
<b>Average monthly turnover for the last 3 months</b>		<b>Commission</b>
<b>From:</b>	<b>Up to:</b>	
0	300.000,00	0,50%
300.001,00	500.000,00	0,45%
500.001,00	1.000.000,00	0,40%
1.000.001,00	1.500.000,00	0,35%
> 1.500.000,00		0,30%

## Loans

I. Personal loan	
• File Analysis commission	0%
• Monthly management fee (applied for the monthly balance)	0%
• Early repayments commission	0%
• Fee for services related to the loan, rendered to the client*	100 RON
• Pledge registration fee for the credit balances of current accounts in the Electronic Archive of Real Movables Guarantees.	depending on the approved notary
• Cash withdraw commission for amount from current account	0.5% min 0.5 RON 0.5 % min 1 EUR equivalent in the loan's currency
• Unscheduled withdrawal of amounts of money over 5001 EUR or the equivalent (added to the standard withdrawal commission and applies for each client / day)	0.5%
• Scheduled withdrawal but not fulfilled for amounts exceeding 50.000 EUR or the equivalent (calculated for the amount not taken out)	0.2%
• Account maintenance fee	0 RON

• \*In case of due date or collateral change no commission will be perceived by the bank

• For amounts exceeding 5.001 EUR or equivalent the programming for cash withdrawals from the current account will be made until 16:00 on working days, but at least 24 hours before the withdrawal at the territorial unit

II. Loan for health	
• File Analysis commission	0%
• Monthly management fee (applied for the monthly balance)	0.4%
• Early repayments commission	0%
• Fee for services related to the loan, rendered to the client*	100 RON
• Pledge registration fee for the credit balances of current accounts in the Electronic Archive of Real Movables Guarantees.	depending on the approved notary
• Cash withdraw commission for amount from current account	0.5% min 0.5 RON 0.5 % min 1 EUR equivalent in the loan's currency
• Unscheduled withdrawal of amounts of money over 5001 EUR or the equivalent (added to the standard withdrawal commission and applies for each client / day)	0.5%
• Scheduled withdrawal but not fulfilled for amounts exceeding 50.000 EUR or the equivalent (calculated for the amount not taken out)	0.2%
• Account maintenance fee	0 RON

- In case of due date or collateral change no commission will be perceived by the bank
- For amounts exceeding 5.001 EUR or equivalent the programming for cash withdrawals from the current account will be made until 16:00 on working days, but at least 24 hours before the withdrawal at the territorial unit

III. Personal loan with Mortgage	
File Analysis commission	0%
• Monthly management fee	0%
Early repayments commission	0%
• Property Evaluation commission	depending on the evaluation company
• Fee for services related to the loan, rendered to the client*	150 RON
• Pledge registration fee for the credit balances of current accounts in the Electronic Archive of Real Movables Guarantees.	depending on the approved notary
• Cash withdraw commission for amount from current account	0.5% min 0.5 RON 0.5 % min 1 EUR equivalent in the loan's currency
• Unscheduled withdrawal of amounts of money over 5001 EUR or the equivalent (added to the standard withdrawal commission and applies for each client / day)	0.5%
• Scheduled withdrawal but not fulfilled for amounts exceeding 50.000 EUR or the equivalent (calculated for the amount not taken out)	0.2%
• Account maintenance fee	0 RON

• \*In case of due date or collateral change no commission will be perceived by the bank

• For amounts exceeding 5.001 EUR or equivalent the programming for cash withdrawals from the current account will be made until 16:00 on working days, but at least 24 hours before the withdrawal at the territorial unit

IV. Mortgage loan for acquisitions	
• File Analysis commission	0%
• Monthly management fee	0%
• Early repayments commission	0%
• Property Evaluation commission	depending on the evaluation company
• Fee for services related to the loan, rendered to the client*	150 RON
• Pledge registration fee for the credit balances of current accounts in the Electronic Archive of Real Movables Guarantees.	depending on the approved notary
• Cash withdraw commission for amount from current account	0.5% min 0.5 RON 0.5 % min 1 EUR equivalent in the loan's currency
• Unscheduled withdrawal of amounts of money over 5001 EUR or the equivalent (added to the standard withdrawal commission and applies for each client / day)	0.5%
• Scheduled withdrawal but not fulfilled for amounts exceeding 50.000 EUR or the equivalent (calculated for the amount not taken out)	0.2%
• Account maintenance fee	0 RON

- \*In case of due date or collateral change no commission will be perceived by the bank
- For amounts exceeding 5.001 EUR or equivalent the programming for cash withdrawals from the current account will be made until 16:00 on working days, but at least 24 hours before the withdrawal at the territorial unit
- Will not be charged commission for amounts offered by OTP Bank as a mortgage loan of individuals that have not been used before withdrawing to other banking products - excluding exchange

V. Mortgage loan for acquisitions – First Home	
File Analysis commission	0%
Monthly management commission	0%
Early repayments commission	0%
Property evaluation commission	depending on the evaluation company
Contract modification commission*	150 RON
Refinancing letter issuing fee	50 RON
Fee for sending notifications related to the loan contract	
• Recommended letter	4 RON/notification + VAT
• SMS	0.1 EUR/SMS + VAT
• Electronic mail	0 RON
Pledge registration fee for the credit balances of current accounts in the Electronic Archive of Real Movable Guarantees.	depending on the approved notary
• Cash withdraw commission for amount from current account	0.5% min 0.5 RON 0.5 % min 1 EUR equivalent in the loan's currency
• Unscheduled withdrawal of amounts of money over 5001 EUR or the equivalent (added to the standard withdrawal commission and applies for each client / day)	0.5%
• Scheduled withdrawal but not fulfilled for amounts exceeding 50.000 EUR or the equivalent (calculated for the amount not taken out)	0.2%
FNGCIMM management fee payable by the beneficiary	according to the valid fees

- \*In case of due date or collateral change no commission will be perceived by the bank
- For amounts exceeding 5.001 EUR or equivalent the programming for cash withdrawals from the current account will be made until 16:00 on working days, but at least 24 hours before the withdrawal at the territorial unit
- Will not be charged commission for amounts offered by OTP Bank as a mortgage loan of individuals that have not been used before withdrawing to other banking products - excluding exchange

VI. Construction loan	
• File Analysis commission	0%
• Early repayments commission	0%
• Property Evaluation commission	depending on the evaluation company
• Fee for services related to the loan, rendered to the client*	150 RON
• Pledge registration fee for the credit balances of current accounts in the Electronic Archive of Real Movables Guarantees.	depending on the approved notary
• Cash withdraw commission for amount from current account	0.5% min 0.5 RON 0.5 % min 1 EUR equivalent in the loan's currency
• Unscheduled withdrawal of amounts of money over 5001 EUR or the equivalent (added to the standard withdrawal commission and applies for each client / day)	0.5%
• Scheduled withdrawal but not fulfilled for amounts exceeding 50.000 EUR or the equivalent (calculated for the amount not taken out)	0.2%
• Account maintenance fee	0 RON

VII. Overdraft	
• File Analysis commission	0%
• Fee for services related to the loan, rendered to the client*	100 RON

- \*In case of due date or collateral change no commission will be perceived by the bank
- For amounts exceeding 5.001 EUR or equivalent the programming for cash withdrawals from the current account will be made until 16:00 on working days, but at least 24 hours before the withdrawal at the territorial unit
- Will not be charged commission for amounts offered by OTP Bank as a mortgage loan of individuals that have not been used before withdrawing to other banking products - excluding exchange

## Credit cards

<b>I. MasterCard Standard / VISA Classic</b>	
• Issuing Fee	40 RON
• Monthly Management Fee (free for the first 12 months)	1.66 RON
• Merchant Transaction Commission (worldwide)	0 RON
• "On-us" ATM / EPOS Card Use Commission	1%
• "Domestic" Card Use Commission (ATM / EPOS)	1% + 2.5 RON
• "International" Card Use Commission (ATM / EPOS)	1% + 10 RON
• "OTP Group" Card Use Commission (ATM / EPOS)	3.5 RON
• Card renewal fee	0 RON
• Card re-issuance fee (lost / stolen / damaged, etc)	5 RON
• Express card re-issuing fee (additional)	5 RON
• PIN re-issuance fee (lost/forgotten/stolen)	5 RON
• Balance Inquiry fee (at ATM)	0.3 RON
• Mini statement fee (at ATM)	0.3 RON
• PIN Change fee (at ATM)	3.5 RON
• Card Blocking fee (lost / stolen)	35 RON
• Card Reactivation fee	0 RON
• Non-founded Claims fee	35 RON
• Annual Interest Rate for used credit	22 %
• Annual Interest Rate for overdue/ over limit	24 %

II. VISA Gold	
• Issuing Fee	50 RON
• Monthly Management Fee (free for the first 12 months)	10 RON
• Merchant Transaction Commission (worldwide)	0 RON
• "On-us" ATM / EPOS Card Use Commission	1%
• "Domestic" Card Use Commission (ATM / EPOS)	1% + 2.5 RON
• "International" Card Use Commission (ATM / EPOS)	1% + 10 RON
• "OTP Group" Card Use Commission (ATM / EPOS)	3.5 RON
• Card renewal fee	0 RON
• Card re-issuance fee (lost / stolen / damaged, etc)	5 RON
• Express card re-issuing fee (additional)	0 RON
• PIN re-issuance fee (lost/forgotten/stolen)	5 RON
• Balance Inquiry fee (at ATM)	0.3 RON
• Mini statement fee (at ATM)	0.3 RON
• PIN Change fee (at ATM)	5 RON
• Card Blocking fee (lost / stolen)	35 RON
• Card Reactivation fee	0 RON
• Non-founded Claims fee	0 RON
• Annual Interest Rate for used credit	22 %
• Annual Interest Rate for overdue/ over limit	24 %

III. MasterCard Platinum	
• Issuing Fee	350 RON
• Monthly Management Fee (free for the first 12 months)	29 RON
• Merchant Transaction Commission (worldwide)	0 RON
• "On-us" ATM / EPOS Card Use Commission	1%
• "Domestic" Card Use Commission (ATM / EPOS)	1% + 2.5 RON
• "International" Card Use Commission (ATM / EPOS)	1.5% + 10 RON
• "OTP Group" Card Use Commission (ATM / EPOS)	3.5 RON
• Card renewal fee	0 RON
• Card re-issuance fee (lost / stolen / damaged, etc)	0 RON
• Express card re-issuing fee (additional)	0 RON
• PIN re-issuance fee (lost/forgotten/stolen)	5 RON
• Balance Inquiry fee (at ATM)	0.3 RON
• Mini statement fee (at ATM)	0.3 RON
• PIN Change fee (at ATM)	5 RON
• Card Blocking fee (lost / stolen)	35 RON
• Card Reactivation fee	0 RON
• Non-founded Claims fee	0 RON
• Annual Interest Rate for used credit	24 %
• Annual Interest Rate for overdue/ over limit	26 %

IV. MasterCard co-brand OTP-MOL	
• Issuing Fee	10 RON
• Monthly Management Fee (free for the first 12 months)	1.66 RON
• Merchant Transaction Commission (worldwide)	0 RON
• "On-us" ATM / EPOS Card Use Commission	1%
• "Domestic" Card Use Commission (ATM / EPOS)	1% + 2.5 RON
• "International" Card Use Commission (ATM / EPOS)	1% + 10 RON
• "OTP Group" Card Use Commission (ATM / EPOS)	3.5 RON
• Card renewal fee	0 RON
• Card re-issuance fee (lost / stolen / damaged, etc)	5 RON
• Express card re-issuing fee (additional)	5 RON
• PIN re-issuance fee (lost/forgotten/stolen)	5 RON
• Balance Inquiry fee (at ATM)	0.3 RON
• Mini statement fee (at ATM)	0.3 RON
• PIN Change fee (at ATM)	3.5 RON
• Card Blocking fee (lost / stolen)	3,5 RON
• Card Reactivation fee	0 RON
• Non-founded Claims fee	35 RON
• Annual Interest Rate for used credit	20 %
• Annual Interest Rate for overdue/ over limit	22 %

## Debit cards

I. MasterCard FLAT	RON	EUR
• Issuing Fee	10 RON	1.5 EUR
• Monthly Management Fee (free for the first 12 months)	0.83 RON	0.25 EUR
• Merchant Transaction Commission (worldwide)	0 RON	0 EUR
• "On-us" EPOS Cash Withdrawal Commission	0.3%	0.3%
• "On-us" ATM Cash Withdrawal Commission	0.2%	0.2%
• "Domestic" Cash Withdrawal Commission (ATM / EPOS)	0.5% + 2.5 RON	0.5% + 0.7 EUR
• "International" Cash Withdrawals Commission (ATM / EPOS)	1% + 10 RON	1% + 3 EUR
• "OTP Group" Cash Withdrawals Commission (ATM / EPOS)	3.5 RON	1 EUR
• Card renewal fee	0 RON	0 EUR
• Card re-issuance fee (lost / stolen / damaged, etc)	5 RON	1.5 EUR
• Express card re-issuing fee (additional)	5 RON	1.5 EUR
• PIN re-issuance fee (lost/forgotten/stolen)	3.5 RON	1 EUR
• Balance Inquiry fee (at ATM)	0.3 RON	0.1 EUR
• Mini statement fee (at ATM)	0.3 RON	0.1 EUR
• PIN Change fee (at ATM)	5 RON	1.5 EUR
• Card Blocking fee (lost / stolen)	3.5 RON	1 EUR
• Card Reactivation fee	0 RON	0 EUR
• Non-founded Claims fee	35 RON	10 EUR

II. MasterCard Standard	RON	EUR
• Issuing Fee	10 RON	3 EUR
• Monthly Management Fee (free for the first 12 months)	1.66 RON	0.58 EUR
• Merchant Transaction Commission (worldwide)	0 RON	0 EUR
• "On-us" EPOS Cash Withdrawal Commission	0.3%	0.3%
• "On-us" ATM Cash Withdrawal Commission	0.2%	0.2%
• "Domestic" Cash Withdrawal Commission (ATM / EPOS)	0.5% + 2.5 RON	0.5% + 0.7 EUR
• "International" Cash Withdrawals Commission (ATM / EPOS)	1% + 10 RON	1% + 3 EUR
• "OTP Group" Cash Withdrawals Commission (ATM / EPOS)	3.5 RON	1 EUR
• Card renewal fee	0 RON	0 EUR
• Card re-issuance fee (lost / stolen / damaged, etc)	5 RON	1.5 EUR
• Express card re-issuing fee (additional)	5 RON	1.5 EUR
• PIN re-issuance fee (lost/forgotten/stolen)	5 RON	1.5 EUR
• Balance Inquiry fee (at ATM)	0.3 RON	0.1 EUR
• Mini statement fee (at ATM)	0.3 RON	0.1 EUR
• PIN Change fee (at ATM)	5 RON	1.5 EUR
• Card Blocking fee (lost / stolen)	35 RON	10 EUR
• Card Reactivation fee	0 RON	0 EUR
• Non-founded Claims fee	35 RON	10 EUR

## VISA Electron Junior Debit Cards

I. VISA Electron Junior Plus	RON	EUR
• Issuing Fee	0 RON	2 EUR
• Monthly Management Fee (free for the first 12 months)	0 RON	0.16 EUR
• Merchant Transaction Commission (worldwide)	0 RON	0 EUR
• "On-us" EPOS Cash Withdrawal Commission	0 %	0.3%
• "On-us" ATM Cash Withdrawal Commission	0 %	0.2%
• "Domestic" Cash Withdrawal Commission (ATM / EPOS)	0.5% + 2.5 RON	0.5% + 0.7 EUR
• "International" Cash Withdrawals Commission (ATM / EPOS)	1% + 5 RON	1% + 1.5 EUR
• "OTP Group" Cash Withdrawals Commission (ATM / EPOS)	3.5 RON	1 EUR
• Card renewal fee	0 RON	0 EUR
• Card re-issuance fee (lost / stolen / damaged, etc)	2.5 RON	1 EUR
• Express card re-issuing fee (additional)	2.5 RON	1 EUR
• PIN re-issuance fee (lost/forgotten/stolen)	2.5 RON	1 EUR
• Balance Inquiry fee (at ATM)	0.3 RON	0.1 EUR
• Mini statement fee (at ATM)	0.3 RON	0.1 EUR
• PIN Change fee (at ATM)	2.5 RON	1 EUR
• Card Blocking fee (lost / stolen)	2.5 RON	1 EUR
• Card Reactivation fee	0 RON	0 EUR
• Non-founded Claims fee	35 RON	10 EUR

II. VISA Electron Junior Max	RON	EUR
• Issuing Fee	0 RON	0 EUR
• Monthly Management Fee (free for the first 12 months)	0.41 RON	0.16 EUR
• Merchant Transaction Commission (worldwide)	0 RON	0 EUR
• "On-us" EPOS Cash Withdrawal Commission	0.2%	0.2%
• "On-us" ATM Cash Withdrawal Commission	0.15%	0.15%
• "Domestic" Cash Withdrawal Commission (ATM / EPOS)	0.5% + 2.5 RON	0.5% + 0.7 EUR
• "International" Cash Withdrawals Commission (ATM / EPOS)	1% + 5 RON	1% + 1.5 EUR
• "OTP Group" Cash Withdrawals Commission (ATM / EPOS)	3.5 RON	1 EUR
• Card renewal fee	0 RON	0 EUR
• Card re-issuance fee (lost / stolen / damaged, etc)	2.5 RON	1 EUR
• Express card re-issuing fee (additional)	2.5 RON	1 EUR
• PIN re-issuance fee (lost/forgotten/stolen)	2.5 RON	1 EUR
• Balance Inquiry fee (at ATM)	0.3 RON	0.1 EUR
• Mini statement fee (at ATM)	0.3 RON	0.1 EUR
• PIN Change fee (at ATM)	2.5 RON	1 EUR
• Card Blocking fee (lost / stolen)	2.5 RON	1 EUR
• Card Reactivation fee	0 RON	0 EUR
• Non-founded Claims fee	35 RON	10 EUR

## ANNEX 1

**Foreign payments in EUR will be processed with success only if “SHA” commissions are selected**

**Fees charged by correspondent banks for "OUR" foreign payments, made in other currencies than EUR**

CORRESPONDENT BANK	CURRENCY	“OUR” COMMISSION
ROYAL BANK OF SCOTLAND PLC SWIFT CODE: RBOSGB2L	GBP	0-100 GBP: 1 GBP Above 100 GBP: 5 GBP
UBS AG SWIFT CODE: UBSWCHYH80A	CHF	12 CHF
DANSKE BANK A/S SWIFT CODE: DABADKKK	DKK	0 DKK
SKANDINAVISKA ENSKILDA BANKEN (SEB) SWIFT CODE: ESSESESS	SEK	60 SEK
BCR SWIFT CODE: RNCBROBU (comisiunile se vor echivala în NOK/CAD/AUD la cursul BNR)	MULTY CURRENCY applies for: NOK/CAD/AUD	For BCR clients: <ul style="list-style-type: none"> <li>&lt;100 EUR: 0 EUR</li> <li>101-12.500 EUR: 30 EUR</li> <li>&gt;12.501 EUR: 40 EUR</li> </ul> For other bank’s clients: <ul style="list-style-type: none"> <li>&lt;100 EUR: 0 EUR</li> <li>101-2.500 EUR: 12 EUR</li> <li>2.501-12.500 EUR: 30 EUR</li> <li>12.501-50.000 EUR: 40 EUR</li> <li>&gt;50.001 EUR: 55 EUR</li> </ul>
MIZUHO CORPORATE BANK LTD SWIFT CODE: MHCBJPJT	JPY	0.05%, min. 2.500 JPY
BANK OF AMERICA, N.A. SWIFT CODE: BOFAUS3N	USD	0 USD
OTP BANK PLC SWIFT CODE: OTPVHUHB	HUF/USD	0 EUR (used for OTP Express – payments for OTP Bank PLC clients)