

Fees and commissions

For Individual's loans

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

Personal loan – loyalization condition		
• File Analysis commission		0%
• Monthly management fee (applied for the monthly balance)	RON	EUR
	0.2%	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

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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

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Pension loan	
• File Analysis commission	0%
• Monthly management fee (applied for the monthly balance)	0.2%
• Early repayments commission	1% 0.5% in the last year
• 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

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Personal loan with Mortgage		
	With monthly management fee	Without monthly management fee
• File Analysis commission	0%	0%
• Monthly management fee (applied for the monthly balance)	0.29%	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

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Mortgage loan for acquisitions		
	With monthly management fee	Without monthly management fee
• File Analysis commission	0%	0%
• Monthly management fee (applied for the monthly balance)	0.29%	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

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- 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

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 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%
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FNGCIMM management fee payable by the beneficiary	according to the valid fees

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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%
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• Account maintenance fee	0 RON

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Car loan	
• File Analysis commission	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
• Account maintenance fee	0 RON

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

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