

Fees and Commissions

for Individuals

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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.
8. The NBR / Transfond commissions are set unilaterally by Transfond and can be found on the Bank's website: www.otpbank.ro.

RON operations

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

II. Cash received and payments operations	
Cash received	
• In favour of OTP Bank's Romania clients	franco
• Remitted cheques and promissory notes to cash in (NBR / Transfond commissions are included) ⁸	3 RON / instrument
Payments	
• Giro payment operations	
• Between OTP Bank Romania clients	franco
• In favour of other banks' clients (NBR / Transfond commissions are included) ⁸	
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) ⁸	6 RON / payment order
• Payments with cheques or promissory notes (NBR / Transfond commissions are included) ⁸	4 RON / instrument

Foreign currency operations

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

II. Cash received and payments operations*	
Cash received	
• In favour of OTP Bank Romania clients	franco
• In favour of other banks' clients	0.2% (min. 20 EUR – max.1000 EUR)
Payments	
• In favour of OTP Bank Romania clients	franco
• In favour of other banks' clients**	0,15% min. 15 EUR max.1000 EUR
Investigations	10 EUR
Modifications	20 EUR
Cancelling	30 EUR
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
Treasury operations	
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

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

** The SWIFT and the correspondent bank fees and commissions will be added.

*** To these commissions will add a SWIFT charge of EUR 5 or equivalent in the currency of payment. If the payment is ordered with the commission "OUR" it will be charged additional fees for correspondent banks' messages – see Annex 1

INCASSO*		
Clean Collections (bills of exchange, promissory notes, cheques)		
Import		franco
	<ul style="list-style-type: none"> • Advising of documents for payment or acceptance 	0.1% (min. 10 EUR – max.150 EUR)
	<ul style="list-style-type: none"> • Acceptance 	15 EUR
	<ul style="list-style-type: none"> • Payment 	0.15% (min. 15 EUR – max.1000 EUR)
	<ul style="list-style-type: none"> • Documents returned unpaid 	30 EUR
Export		
	<ul style="list-style-type: none"> • Remittance of documents for collection or acceptance 	0.15% (min. 10 EUR – max.150 EUR)
	<ul style="list-style-type: none"> • Documents returned unpaid by foreign banks 	15 EUR
	<ul style="list-style-type: none"> • Release (import)/remittance (export) of free of payment documents 	0.15% (min. 30 EUR – max.150 EUR)
	Documentary collections:	10 EUR
Import		20 EUR
	<ul style="list-style-type: none"> • Advising of documents for payment or acceptance 	0.1% (min. 15 EUR – max.150 EUR)
	<ul style="list-style-type: none"> • Acceptance 	15 EUR
	<ul style="list-style-type: none"> • Payment 	0.15% (min. 15 EUR – max.1000 EUR)
	<ul style="list-style-type: none"> • Documents returned unpaid 	30 EUR
Export		30 EUR
	<ul style="list-style-type: none"> • Remittance of documents for collection or acceptance 	0.15% (min. 30 EUR – max.500 EUR)
	<ul style="list-style-type: none"> • Documents returned unpaid by foreign banks 	15 EUR
	<ul style="list-style-type: none"> • 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

* Internet banking and contact center user with maximum 2 additional users for the main user's account.

SMS alerts costs *	
• Account balance	0.09 EUR / SMS
• Account control	0.11 EUR / SMS
• Bank-card control	0.13 EUR / SMS
• NBR exchange rates	0.9 EUR / SMS

* The 19% VAT will be added to these values

RON Payments *	
• In favour of OTP Bank Romania clients	franco
• In favour of other banks' clients (NBR / Transfond commissions are included) ⁸	
• Internet Banking	2 RON
• Contact Center	3 RON

* Limited at 40 000 RON or 10 000 EUR

Foreign currency payments *	
• In favour of OTP Bank Romania clients	franco
• 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 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

• Normal payments

• Internet Banking	0.025%* 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

* A SWIFT fee of 5 EUR will be added to this commission. 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	franco
• Commission for refusal of payment	franco

Inter-banking Direct Debit

• Commissions for payment effected (NBR / Transfond commissions are included) ⁸	1.5 RON/payment
	0.55RON/refusal of payment, if the balance of the payer current account is ≥ 0.55 RON
• Commission for refusal of payment (NBR / Transfond commissions are included) ⁸	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	franco
• Cash withdrawal*	0.5% min. 0.5 RON
* Except <ul style="list-style-type: none"> • the funds from term deposits at expiry day (excluding the deposits with a term less than 1 month) • the amounts from MoneyGram transfers. • 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 	

II. Foreign Currency operations	
• Cash deposit	franco
• Cash withdrawal*	0.5% min. 1 EUR
* Except <ul style="list-style-type: none"> • the funds from term deposits at expiry day (excluding the deposits with a term less than 1 month) • the amounts from MoneyGram transfers. • 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 	

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	franco
• 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)
* These commissions do not contain VAT.	

Savings account

• Account opening	franco
• Monthly balance fee	franco

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

Retail Clients		
Turnover (RON)*		Commission
Minimum:	Maximum:	
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%

* turnover (RON) represents the sum of all transactions made by a client with equities, bonds, securities or rights, registered in the back-office software of the Capital Markets Directorate (ISSF Office)

Loans

I. Personal loan	
• File Analysis commission	franco
• Granting commission	2.90%
• 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 loan	0.5% min 0.5 RON 0.5 % min 1 EUR echivalent în valuta creditului
• 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
• Monthly management fee (applied for the monthly balance)	0.40%
• Early repayments commission	2.50%
• Contract modification commission	100 RON
• Refinancing letter issuing fee	franco
• 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
* perceived in RON at the NBR exchange rate on the payment date	

- For amounts exceeding 5.001 EUR or equivalent the programming for cash withdrawals 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

II. Overdraft	
• File Analysis commission	franco

III. Personal loan with Mortgage		
	With monthly management fee	Without monthly management fee
• File Analysis commission	franco	150 RON
• Granting commission	0%	2.00%
• Monthly management fee	0.29%	0%
• 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 loan	0.5% min 0.5 RON 0.5 % min 1 EUR echivalent în valuta creditului	
• 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	
• Property Evaluation commission	depending on the evaluation company	
• Early repayments commission		
• First 2 years	3 %	
• Between the 2 nd and 5 th year	2 %	
• Between the 5 th and 10 th year	1 %	
• After 10 years	0 %	
• Contract modification commission	150 RON	
• Refinancing letter issuing fee		
• For loans granted after 27.06.2008 inclusive	50 RON	
• For loans granted before 27.06.2008	Franco	
• 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	
* perceived in RON at the NBR exchange rate on the payment date		

- For amounts exceeding 5.001 EUR or equivalent the programming for cash withdrawals 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

IV. Mortgage loan for acquisitions		
	With monthly management fee	Without monthly management fee
• File Analysis commission	Franco	150 RON
• Granting commission	0%	2.00%
• Monthly management fee	0.29%	0%
• 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 loan		0 %*
• 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
• Property Evaluation commission	depending on the evaluation company	
• Early repayments commission		
• First 2 years		3 %
• Between the 2 nd and 5 th year		2 %
• Between the 5 th and 10 th year		1 %
• After 10 years		0 %
• Contract modification commission		150 RON
• Refinancing letter issuing fee		
• For loans granted after 27.06.2008 inclusive		50 RON
• For loans granted before 27.06.2008		Franco
• 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
• * 0.5% min 0.5 RON or 0.5 % min 1 EUR equivalent in the loan's currency for sums that have been used before withdrawing to other banking products (excluding exchange)		
• ** perceived in RON at the NBR exchange rate on the payment date		

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

V. Mortgage loan for acquisitions – First Home	
File Analysis commission	franco
Single File Analysis commission payable for FNGCIMM by the beneficiary	0.37%/year calculated to the financing balance for the finalized constructions 0.15% applied to the value of the unilateral promise for loan issued by the Bank, in case of acquisition of a house to be built or under construction
Granting commission	franco
Pledge registration fee for the credit balances of current accounts in the Electronic Archive of Real Movables Guarantees.	depending on the approved notary
Monthly management fee	franco
Cash withdraw commission for amount from loan	franco
Early repayments commission	franco
FNGCIMM management fee	0.37%/year, applied to the loan balance
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
* perceived in RON at the NBR exchange rate on the payment date	

VI. Construction loan	
• File Analysis commission	150 RON
• Granting commission	1.75% / 2.25%*
• 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 loan	0.5% min 0.5 RON 0.5 % min 1 EUR echivalent în valuta creditului
• 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
• Property Evaluation commission	depending on the evaluation company
• Unused Funds commission	0.5% / year
• Early repayments commission	2.50%
• Contract modification commission	150 RON
• Refinancing letter issuing fee	
• For loans granted after 27.06.2008 inclusive	50 RON
• For loans granted before 27.06.2008	Franco
• 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
* perceived in RON at the NBR exchange rate on the payment date	

*depending on the facilities offered to the Bank by the insurance company

- For amounts exceeding 5.001 EUR or equivalent the programming for cash withdrawals 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

VII. Car loan	
• File Analysis commission	franco
• Granting commission	3.00%
• 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
• Early repayments commission	2.50%
• Contract modification commission	100 RON
• Refinancing letter issuing fee	
• For loans granted after 27.06.2008 inclusive	50 RON
• For loans granted before 27.06.2008	Franco
• 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
* perceived in RON at the NBR exchange rate on the payment date	

- For amounts exceeding 5.001 EUR or equivalent the programming for cash withdrawals 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

I. MasterCard Standard / Visa Classic	
• 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 Cash Withdrawal Commission	1%
• "Domestic" Cash Withdrawal Commission (ATM / EPOS)	1% + 2.5 RON
• "International" Cash Withdrawals Commission (ATM / EPOS)	1% + 10 RON
• "OTP Group" Cash Withdrawals 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	30 %

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 Cash Withdrawal Commission	1%
• "Domestic" Cash Withdrawal Commission (ATM / EPOS)	1% + 2.5 RON
• "International" Cash Withdrawals Commission (ATM / EPOS)	1% + 10 RON
• "OTP Group" Cash Withdrawals 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	30 %

* VISA Gold credit card is offered with an international travel insurance.

III. 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 Cash Withdrawal Commission	1%
• "Domestic" Cash Withdrawal Commission (ATM / EPOS)	1% + 2.5 RON
• "International" Cash Withdrawals Commission (ATM / EPOS)	1% + 10 RON
• "OTP Group" Cash Withdrawals 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	30 %

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

III. MasterCard Affinity Hockey	
• Issuing Fee	0 RON
• Monthly Management Fee (free for the first 12 months)	0.83 RON
• Merchant Transaction Commission (worldwide)	0.5 %
• "On-us" EPOS Cash Withdrawal Commission	0.3 %
• "On-us" ATM Cash Withdrawal Commission	0.2 %
• "Domestic" Cash Withdrawal Commission (ATM / EPOS)	0.5% + 2.5 RON
• "International" Cash Withdrawals Commission (ATM / EPOS)	1% + 10 RON
• "OTP Group" Cash Withdrawals 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)	3.5 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)	3.5 RON
• Card Reactivation fee	0 RON
• Non-founded Claims fee	35 RON

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

Fees charged by correspondent banks for "OUR" foreign payments

CORRESPONDENT BANK	CURRENCY	"OUR" COMMISSION
DEUTSCHE BANK AG SWIFT CODE: DEUTDEFF	EUR	<ul style="list-style-type: none"> For beneficiary banks from Germany: 10 EUR For beneficiary banks from outside of Germany: 22.50 EUR
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	FRANCO
SKANDINAVISKA ENSKILDA BANKEN (SEB) SWIFT CODE: ESSESESS	SEK	60 SEK
BCR SWIFT CODE: RNCBROBU (comisioanele 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"> <100 EUR: franco 101-12.500 EUR: 30 EUR >12.501 EUR: 40 EUR For other bank's clients: <ul style="list-style-type: none"> <100 EUR: franco 101-2.500 EUR: 12 EUR 2.501-12.500 EUR: 30 EUR 12.501-50.000 EUR: 40 EUR >50.001 EUR: 55 EUR
MIZUHO CORPORATE BANK LTD SWIFT CODE: MHCBJPJT	JPY	0.05%, min. 2.500 JPY
BANK OF AMERICA, N.A. SWIFT CODE: BOFAUS3N	USD	FRANCO
OTP BANK PLC SWIFT CODE: OTPVHUHB	HUF/EUR/USD	FRANCO (used for OTP Express – payments for OTP Bank PLC clients)

NOTE: Generally, for "OUR" foreign payments for banks from Romania, are no fees charged by correspondent banks.