

## Fees and commissions

Regarding OTPdirekt operations for Legal Entities

Annual Turnover > 2.000.000 €



### OTPdirekt operations

Monthly fee	Type A	Type B
<ul style="list-style-type: none"> <li>Internet Banking + Contact Center</li> </ul>		
<ul style="list-style-type: none"> <li>For the main user</li> </ul>	3 EUR / month	5 EUR / month
<ul style="list-style-type: none"> <li>For each additional user *</li> </ul>	0.5 EUR / month	1 EUR / month
<ul style="list-style-type: none"> <li>Internet Banking + Contact Center + SMS Alerts</li> </ul>		
<ul style="list-style-type: none"> <li>For the main user</li> </ul>	3 EUR / month	5 EUR / month
<ul style="list-style-type: none"> <li>For each additional user *</li> </ul>	0.5 EUR / month	1 EUR / month
<ul style="list-style-type: none"> <li>SMS Alerts</li> </ul>	3 EUR / month	3 EUR / month

\* Internet Banking and Contact Center users (max. 2 users – Type A and max. 6 users – Type B)

SMS alerts costs *	
For Romanian mobile networks:	
<ul style="list-style-type: none"> <li>Account balance</li> </ul>	0.09 EUR / SMS
<ul style="list-style-type: none"> <li>Account control</li> </ul>	0.11 EUR / SMS
<ul style="list-style-type: none"> <li>Bank-card control</li> </ul>	0.13 EUR / SMS
<ul style="list-style-type: none"> <li>NBR exchange rates</li> </ul>	0.09 EUR / SMS
<ul style="list-style-type: none"> <li>Electronic RM</li> </ul>	0.10 EUR / SMS
<ul style="list-style-type: none"> <li>Debit instruments for payment</li> </ul>	0.12 EUR / SMS
For Hungarian mobile networks:	
<ul style="list-style-type: none"> <li>Regardless of SMS type</li> </ul>	0.15 EUR / SMS
For European mobile networks (except Romania and Hungary):	
<ul style="list-style-type: none"> <li>Regardless of SMS type</li> </ul>	0.20 EUR / SMS

\* The 24% VAT will be added to these values

RON Payments	
• In favour of OTP Bank Romania clients	franco
• <b>Type A:</b> In favour of other banks' clients ***	
Internet Banking	
• Amount < 1.000 RON	3,75 RON / payment order
• Amount 1.000 – 4.999,99 RON	4,5 RON / payment order
• Amount 5.000 – 49.999,99 RON	5,25 RON / payment order
Contact Center	
• Amount < 1.000 RON	5 RON / payment order
• Amount 1.000 – 4.999,99 RON	6 RON / payment order
• Amount 5.000 – 49.999,99 RON	7 RON / payment order
• <b>Type B:</b> In favour of other banks' clients – only Internet Banking	
• Amount < 1.000 RON	3,75 RON / payment order
• Amount 1.000 – 4.999,99 RON	4,5 RON / payment order
• Amount 5.000 – 49.999,99 RON	5,25 RON / payment order
• Amount > = 50.000 RON	15,75 RON / payment order
*** Limited at 40 000 RON or 10 000 EUR	

Foreign currency payments	
• In favour of OTP Bank Romania clients	franco
• <b>Type A:</b> In favour of other banks' clients *	
• Internet Banking	0.10%** min. 10 EUR - max. 500 EUR
• Contact Center	0.2%** min.20 EUR - max. 1000 EUR
• <b>Type B:</b> In favour of other banks' clients – only Internet Banking	
	0.15%** min. 15 EUR max. 750 EUR
* Limited at 10 000 EUR	
** The SWIFT fees and correspondent banks commissions will be added to this fee.	

**SWIFT Fees** (for each message sent, the equivalent in the payment's currency)

• Payments in European currency	15 EUR
• Payments in non-European currency	30 USD

OTP Express payments	Type A	Type B
• Normal payments		
• Internet Banking	0.05%** min. 5 EUR max. 250 EUR	0.075%** min.7.5 EUR max. 375 EUR
• Contact Center	0.10%** min.10 EUR max. 500 EUR	-
• Urgent payments		
• Internet Banking	0.055%** min.7.5 EUR max. 375 EUR	0.0825%** min 11.25 EUR max. 562.3EUR
• Contact Center	0.11%** min 15 EUR max. 750 EUR	-
** A SWIFT fee of 5 EUR will be added to this commission		