

taxes and commissions



For legal
entities and
assimilated
categories

February
2019

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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/N.B.R. 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/XML, 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, if the national and international regulations or, by case, the market evolution determines these changes, without prior notice. Any changes made will be notified to the customers, either by posting them at the Bank's office desks and website www.otpbank.ro or through any other means of 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, EUID: R00NRC.J40/10296/1995, CUI 7926069, CIF R07926069, registered at the Bank Register with the no. RB – PJR – 40 – 028/ 1999, with subscribed and paid-in share capital 1.509.252.960 RON, and data operator registered with no. 2689, through central office as well as through its territorial units.

I. CURRENT ACCOUNT

1	Current account opening	Free of charge
2	Administration fee	RON 15/month/current account
3	Statement of account sent through SWIFT system (MT 940)	EUR 25/month/current account
4	SWIFT Interim Transaction Report (MT942)	
	• transmission / reception by the SWIFT System	EUR 45/month/current account
	• transmission into the OTPdirekt - Internet Banking application	EUR 15/month
5	Closing of an inactive current account (without any movement during the last 12 months), with garnishment, at the bank initiative	RON 31, if the balance of all the current accounts is = RON 31
		balance of the current accounts, if the balance of all the current accounts is < RON 31
		Free of charge, if the balance of all the current accounts is RON 0

II. ESCROW ACCOUNT

1	Opening	Free of charge
2	Maintenance fee	0.50% per quarter
3	Contract modification/cancellation	EUR 50

III. CASH TRANSACTIONS IN LEI AND FOREIGN CURRENCY¹

1	Cash depositing ²	
	• banknotes	
	• lei	0.10%
	• foreign currency	0.10%
	• coins ³	
	• lei	5%
2	Cash withdrawal	
	lei	
	• ≤ EUR 5,000 or equivalent	0.50% min. RON 5
	• > EUR 5,000 or equivalent	0.70%, min. RON 5
	foreign currency	
	• ≤ EUR 5,000 or equivalent	0.85%, min. EUR 3
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

III. CASH TRANSACTIONS IN LEI AND FOREIGN CURRENCY¹

4	Unscheduled cash withdrawal of amounts over EUR 5001 or equiv. (plus the standard withdrawal commission applicable per client, per day) ⁴	0.50% of the withdrawn amount
5	Scheduled amounts of over EUR 10,000 or equiv., but not withdrawn	0.20% of the whole scheduled amount and not withdrawn
6	Denomination exchange of banknotes only for OTP Bank Romania's customer	1,50% min. RON 10 (or equiv.)

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

1	Incoming	
	• incoming transfers	
	• between OTP Bank Romania's customers	Free of charge
	• from an account opened with another bank	Free of charge
	• remittance for collection of cheques, promissory notes and bills of exchange < RON 50,000 (NBR/Transfond's commissions are included) ⁵	RON 5.5/ instrument
	• remittance for collection of cheques, promissory notes and bills of exchange ≥ RON 50,000 (NBR/Transfond's commissions are included) ⁵	RON 8/ instrument
2	Outgoing	
	• between OTP Bank Romania's customers	
	• between the accounts of the same customer	Free of charge
	• between the accounts of different customers	
	• counter ⁶	RON 3/ payment order
	• on another account opened with another bank (NBR/Transfond's commissions are included) ⁷	
	• counter ⁸	
	• for amounts < RON 1,000	RON 8.5/ payment order
	• for amounts between RON 1,000 - 49,999.99	RON 10.5/payment order
	• for amounts ≥ RON 50,000 and urgent, no matter the amount	RON 20/payment order
• payments of crossed cheques, bills of exchange and promissory notes < RON 50,000		RON 7/instrument
• payments of crossed cheques, bills of exchange and promissory notes ≥ RON 50,000		RON 10/instrument

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

2	<ul style="list-style-type: none"> refusal of payment of debit instruments with inter-banking settlement (NBR/Transfond's commissions are included)⁹ 	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 ≤ RON 20
		Free of charge/instrument if the balance of the payer current account is RON 0
	<ul style="list-style-type: none"> commission for the payment orders operated by OTP Bank Romania in the garnishment process (NBR/Transfond's commissions are included)⁹ 	
	<ul style="list-style-type: none"> for amounts < RON 50,000 	RON 30/payment order
	<ul style="list-style-type: none"> for amounts ≥RON 50,000 	RON 50/payment order

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

1	Incoming payments	
	• between OTP Bank Romania's customers	Free of charge
	• from an account opened with another bank, in favour of OTP Bank Romania's customers	Free of charge
	• in favour of other banks customers ¹⁰	0.20% min. EUR 20 - max. EUR 1,000
2	Payments	
	• between OTP Bank Romania's customers	
	• counter ¹¹	EUR 2
	• in favour of other banks customers ^{12,13}	
	• counter ¹⁴	0.20% min. EUR 20 - max. EUR 1,000
	• SWIFT/XML fees ¹⁵ (per message sent, equiv. in the payment currency)	EUR 10
3	OTP Express payment (HUF, EUR, USD) ¹⁶ (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 ¹⁷	
	• advising	0.20%, min. EUR 30 - max. EUR 2,000
	• issuing	EUR 75 (the payment commission/fee is added)
	• payment	
	• between OTP Bank Romania's customers	Free of charge
	• 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)	EUR 10
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 50
	• for non-clients	EUR 50

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

A. OTPdirekt

1	Monthly fee A Type	
	<ul style="list-style-type: none"> Internet Banking (transactional) + Smart Bank + Contact Center (transactional) 	
	<ul style="list-style-type: none"> for the main user 	EUR 5/month
	<ul style="list-style-type: none"> for each additional user¹⁸ 	EUR 0.50/ month
	<ul style="list-style-type: none"> Internet Banking (transactional) + Smart Bank + Contact Center (transactional) + SMS Alerts 	
	<ul style="list-style-type: none"> for the main user 	EUR 5/month
	<ul style="list-style-type: none"> for each additional user¹⁸ 	EUR 0.50/ month
	<ul style="list-style-type: none"> SMS Alerts 	
	<ul style="list-style-type: none"> for legal entities with a turnover below EUR 2,000,000 and assimilated categories 	EUR 2/month
	<ul style="list-style-type: none"> for legal entities with a turnover higher than EUR 2,000,000 	EUR 3/month
	<ul style="list-style-type: none"> Push notifications 	RON 1/month/user - irrespective of number of sent alerts
	Monthly fee B Type	
	<ul style="list-style-type: none"> Internet Banking (transactional) + Smart Bank + Contact Center (informational) 	
	<ul style="list-style-type: none"> for the main user 	EUR 7/month
	<ul style="list-style-type: none"> for each additional user¹⁹ 	EUR 1/month
	<ul style="list-style-type: none"> Internet Banking (transactional) + Smart Bank + Contact Center (informational) + SMS Alerts 	
	<ul style="list-style-type: none"> for the main user 	EUR 7/month
	<ul style="list-style-type: none"> for each additional user¹⁹ 	EUR 1/month
	<ul style="list-style-type: none"> SMS Alerts 	
	<ul style="list-style-type: none"> for legal entities with a turnover below EUR 2,000,000 and assimilated categories 	EUR 2/month
	<ul style="list-style-type: none"> for legal entities with a turnover higher than EUR 2,000,000 	EUR 3/month
	<ul style="list-style-type: none"> Push notifications 	RON 1/month/user - irrespective of number of sent alerts

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

A. OTPdirekt

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
	• garnishments	EUR 2.00/SMS
	For mobile phone networks from Hungary	
	• SMS alert cost (irrespective of the alert type, except for the Garnishment Alert ²⁰)	EUR 0.15/SMS
3	SMS Alerts configuration / Push notifications ²¹ (adding, modifying, elimination of Alert type/ Push notification /service activation, renunciation)	
	RON 2/day	
4	Payments in lei ²²	
	• between OTP Bank Romania's clients	Free of charge
	• in favor of other banks' clients (NBR/Transfond's commissions are included) ²³	
	• A Type	
	• Internet Banking + Smart Bank	
	• for amounts < RON 1,000	RON 3.75/payment order
	• for amounts between RON 1,000 – 4,999.99	RON 5/payment order
	• for amounts between RON 5,000 – 49,999.99	RON 5.50/payment order
	• for amounts equal with RON 50,000 and urgent payments, no matter the amount	RON 15/payment order
	• Contact Center	
	• for amounts < RON 1,000	RON 8/payment order
	• for amounts between RON 1,000 – 4,999.99	RON 9/payment order
	• for amounts between RON 5,000 – 49,999.99	RON 10/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 + Smart Bank <ul style="list-style-type: none"> for amounts < RON 1,000 RON 3.75/payment order for amounts between RON 1,000 – 4,999.99 RON 5/payment order for amounts between RON 5,000 – 49,999.99 RON 5.50/payment order for amounts ≥ RON 50,000 and urgent payments, no matter the amount RON 15/payment order
5	Foreign currency payments
	<ul style="list-style-type: none"> between OTP Bank Romania's customers Free of charge in favor of other banks' clients^{24, 25} <ul style="list-style-type: none"> A Type²⁶ <ul style="list-style-type: none"> Internet Banking <ul style="list-style-type: none"> for legal entities with a turnover below EUR 2,000,000 and assimilated categories 0.075% min. EUR 7,50 - max. EUR 500 for legal entities with a turnover higher than EUR 2,000,000 0.10% min. EUR 10 - max. EUR 500 Contact Center 0.20% min. EUR 20 - max. EUR 1,000 B Type²⁷ <ul style="list-style-type: none"> Internet Banking <ul style="list-style-type: none"> for legal entities with a turnover below EUR 2,000,000 and assimilated categories 0.12% min. EUR 10 - max. EUR 750 for legal entities with a turnover higher than EUR 2,000,000 0.15% min. EUR 15 - max. EUR 750 SWIFT/XML fees (per message sent, equiv. in the payment currency)²⁸ EUR 10

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

A. OTPdirekt

6	OTP Express payments ²⁹	
	• simple payments	
	• A Type	
	• Internet Banking	
	• for legal entities with a turnover below EUR 2,000,000 and assimilated categories	0.045% min. EUR 5 - max. EUR 250
	• for legal entities with a turnover higher than EUR 2,000,000	0.05% min. EUR 5 - max. EUR 250
	• Contact Center	
	• for legal entities with a turnover below EUR 2,000,000 and assimilated categories	0.09% min. EUR 10 - max. EUR 500
	• for legal entities with a turnover higher than EUR 2,000,000	0.10% min. EUR 10 - max. EUR 500
	• B Type	
	• Internet Banking	0.075% min. EUR 7.50 - max. EUR 375
	• urgent payments	
	• A Type	
	• Internet Banking	0.055% min. EUR 7.50 - max. EUR 375
	• Contact Center	0.11% min. EUR 15 - max. EUR 750
	• B Type	
	• Internet Banking	0.0825% min. EUR 11.25 - max. EUR 563
	• SWIFT fees (per message sent, equiv. in the payment currency)	EUR 5

B. DIRECT DEBIT

1	Intra-banking Direct Debit	
	• commission for payment effected	Free of charge
	• commission for refusal of payment	Free of charge
2	Inter-banking Direct Debit	
	• commission for payment effected	RON 1.50/payment
	• commission for refusal of payment (NBR/Transfond's commission is included) ³⁰	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
	Free of charge/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 ³¹	EUR 25/current account/month
2	Payments	The commissions charged for the electronic payments in lei and foreign currency ordered through internet banking, according to the OTPdirekt contract signed

VII. COLLECTIONS IN LEI AND FOREIGN CURRENCY^{32, 33,34}

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	0.15% min. EUR 15 - 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 25 - max. EUR 500
3	Investigations for payment	EUR 10/investigation
4	Amendments/rescheduling	EUR 20

VIII. LETTERS OF CREDIT IN LEI AND FOREIGN CURRENCY^{35,36, 37, 38}

1	Import	
	• opening ³⁹	0.20% min. EUR 75 (per quarter or part thereof)
	• validity extension ⁴⁰	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 - max EUR 1.000
	• discrepancies found at the verification of documents	EUR 75/set of documents
2	Export	
	• pre-advising	Free of charge
	• advising	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/advising/modification of assignment of receivables	EUR 50
	• remittance of an export L/C to a third-party bank	EUR 100
	• remittance of an amendment to an export L/C to a third-party bank	EUR 50
3	Other amendments	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	0.15% 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
13	Issue/Payment assignment for debts	0.12% min. EUR 75

IX. LETTERS OF GUARANTEE IN LEI AND FOREIGN CURRENCY^{41, 42}

Letters of guarantee issued		
1	Letters of guarantee in lei	
	• pre-advising	Free of charge
	• issue of letter of guarantee	0.50% min. EUR 50 (per quarter or part thereof) ⁴³
	• increase/extension of letter of guarantee	0.50% min. EUR 50 (per quarter or part thereof) ⁴³
	• confirmation of a letter of guarantee made by OTP Bank Romania	0.25% min. EUR 100 (per quarter or part thereof) ⁴³
	• amendment or cancellation of a letter of guarantee	EUR 40
	• payment/negotiation under letter of guarantee	0.15% min. EUR 20 - max. EUR 1000
2	Letters of guarantee in foreign currency ⁴⁴	
	• pre-advising	Free of charge
	• issue of letter of guarantee	0.50% min. EUR 50 (per quarter or part thereof) ⁴⁵
	• increase/extension of validity of letter of guarantee	0.50% min. EUR 50 (per quarter or part thereof) ⁴⁵
	• amendment	EUR 40/amendment
	• cancellation	EUR 40
	• payment (if the guarantee amount is claimed)	0.15% min. EUR 15 - max. EUR 1000
Letters of guarantee received		
3	• Letters of guarantee in lei	
	• pre-advising	Free of charge
	• advising	EUR 50
	• amendment	EUR 40/amendment
	• cancellation	EUR 40
4	• Letters of guarantee in foreign currency	
	• pre-advising	25 EUR
	• advising	50 EUR
	• remittance of documents for payment claiming	50 EUR
	• authentication of authorized signatures	25 EUR

X. LETTERS OF COMFORT

1	Binding letter of comfort	
	• issuing	0.25% ⁴⁶ (VAT will be added)
	• validity extension	0.25% ⁴⁶ (VAT will be added)
	• increase of amount	0.25% ⁴⁶ (VAT will be added)
	• other amendments	RON 50 (VAT will be added)

XI. CASH CONCENTRATION (SWEEP)

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

1	Values transportation service	negotiable
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XIII. OTP TREZOR

1	OTP Trezor	
	<ul style="list-style-type: none">for legal entities with a turnover below EUR 2,000,000 and assimilated categories	EUR 50/month
	<ul style="list-style-type: none">for legal entities with a turnover higher than EUR 2,000,000	negotiable

XIV. PAYMENT AGENT

1	Payment agent	negotiable
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XV. COLLECTIONS MANAGEMENT

1	Collections Management	negotiable
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XVI. VISA BUSINESS SILVER CREDIT CARD (LEI)

		Normal	Distribution card
1	Card issuing fee	RON 50	RON 50
2	Card monthly fee (first 12 months are free of charge)	RON 5	RON 5
3	Merchant transactions commission (anywhere around the world)	Free of charge	Free of charge
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%
	<ul style="list-style-type: none"> • 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
	<ul style="list-style-type: none"> • amounts scheduled and not withdrawn at the bank's offices - over EUR 10,000 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 outside Romania	RON 3.50	RON 3.50
9	Card renewal fee	Free of charge	Free of charge
10	Card reissuance fee (lost/stolen/battered)	RON 10	RON 10
11	Express card reissuance fee	RON 100	RON 100
12	PIN reissuance fee (lost/stolen/forgotten)	RON 5	RON 5
13	Balance inquiry fee (at ATM)	RON 1	RON 1
14	Mini-statement fee (at ATM)	RON 1	RON 1
15	PIN change fee (at ATM)	RON 3.50	RON 3.50
16	Card blocking fee (lost/stolen)	RON 35	RON 35
17	Card reactivation fee	Free of charge	Free of charge
18	Non-founded transaction claims fee	RON 35	RON 35
19	Percentage of monthly minimum payment amount	5%	5%
20	Grace period	up to 55 days	up to 55d ays
21	Express card issuance fee	RON 100	RON 100

XVII. DEBIT CARDS VISA BUSINESS

SILVER		LEI	EURO
1	Card issuing fee	RON 20	EUR 6
2	Card monthly fee (first 12 months are free of charge)	RON 1.66	EUR 0.50
3	Merchant transactions commission (anywhere around the world)	Free of charge	Free of charge
4	„Domestic“ cash withdrawal commission from OTP Bank Romania's ATMs	0.35%	0.35%
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 outside Romania	RON 3.50	EUR 1
9	Card renewal fee	Free of charge	Free of charge
10	Card reissuance fee (lost/stolen/battered)	RON 10	EUR 2
11	Express card reissuance fee	RON 100	EUR 20
12	PIN reissuance fee (lost/stolen/forgotten)	RON 5	EUR 1.50
13	Balance inquiry fee (at ATM)	RON 1	EUR 0.20
14	Mini-statement printing fee (at ATM)	RON 1	EUR 0.20
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	Free of charge	Free of charge
18	Non-founded transaction claims fee	RON 35	EUR 10
19	Express card issuance fee	RON 100	EUR 20

XVII. DEBIT CARDS VISA BUSINESS

ELECTRON		LEI	EURO
1	Card issuing fee	RON 10	EUR 4
2	Card monthly fee (first 12 months are free of charge)	RON 0.83	EUR 0.25
3	Merchant transactions commission (anywhere around the world)	Free of charge	Free of charge
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 outside Romania	RON 3.50	EUR 1
9	Card renewal fee	Free of charge	Free of charge
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 printing 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	Free of charge	Free of charge
18	Non-founded transaction claims fee	RON 35	EUR 10

XVIII. BANK CARDS ACCEPTANCE

1	Transaction processing commission	
	<ul style="list-style-type: none"> • POS 	Negotiable depending on the package and monthly POS turnover
	<ul style="list-style-type: none"> • E-commerce 	1.70%
2	Monthly fee commission	
	<ul style="list-style-type: none"> • Free with OTP POS package 	Negotiable depending the monthly POS turnover ⁴⁷
	<ul style="list-style-type: none"> • E-commerce 	RON 25/website
3	Installation commission	
	<ul style="list-style-type: none"> • POS 	Free of charge
	<ul style="list-style-type: none"> • E-commerce 	RON 700

XIX. BANKING PRODUCTS AND SERVICES PACKAGES

A Legal entities		
1	Monthly Subscription for OTP Smart Business package ⁴⁸	RON 20
	• Monthly Subscription for Info Option	RON 5
	• Monthly Subscription for Efficient Option	RON 30
	• Monthly Subscription for Complet Option	RON 200
	• Monthly Subscription for Exclusive Option	RON 300
2	Monthly Subscription for OTP POS package	RON 30
3	Monthly Subscription for Start-Up Hero package ⁴⁹	Free of charge
4	Monthly Subscription for Owner Associations package	RON 18
5	Monthly Subscription for religious legal entities package	RON 18
B Non legal entities		
1	Monthly Subscription for Practic package	RON 25
2	Monthly Subscription for Dinamic package	RON 50

XX. PACKAGES FOR THE AGRICULTURAL SEGMENT

1	Monthly subscription for OTP Agricol package ⁵⁰ - for "co-ownership" clients	EUR 6,99 ⁵¹
2	Monthly subscription for Agribusiness package	
	• for clients legal entities, self-employed individuals, individual enterprises and family-owned businesses	RON 6
	• individual agricultural producers	Free of charge

XXI. PACKAGES FOR FOREIGN EXCHANGE OFFICES⁵²

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

XXII. OTHER TAXES AND COMMISSIONS

1	Issuing statements of accounts	Free of charge
2	Copy of the bank statement or any other annex	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 or turnover	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 (VAT included)
	• with financial indicators	EUR 35/letter (VAT included)
11	Consulting Payment Incident Bureau at customer's request	EUR 5 (or RON equiv.)
12	Consulting RECOM 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 (VAT included)
17	Release of promissory note	RON 0.50/leaf (VAT included)
18	Release of bill of exchange	RON 2.50/leaf (VAT included)
19	Registry of social capital/patrimony regarding company constitution / entities	RON 15
20	SWIFT message fee	EUR 10/message sent
21	Opening guarantee deposit in favour of administrators	RON 2/deposit

XXII. OTHER TAXES AND COMMISSIONS

22	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
23	Transmissions of documents by fax at request	RON 6/page (VAT included)
24	Release of address containing customer's details related to garnishment	RON 15 (VAT will be added)
25	Garnishment establishment/removal/suspension	Free of charge
26	Safe deposit box	
	• A Type	RON 55/month (VAT included)
	• B Type	RON 80/month (VAT included)
	• C Type	RON 100/month (VAT included)
27	Confirmation commission for payment orders (non-sepa)in foreign currency	EUR 5
28	Fee for token that was lost/stolen/ battered or not delivered after contract expiration date	EUR 25

Notes

1. The foreign currencies accepted for cash operations are EUR, USD, HUF, GBP, CHF.
2. This note is not applicable for the packages Start-Up Hero, Premium and Smart Business - Exclusive option.
3. The commission applies to the whole amount deposited in coins.
4. For the cash withdrawals from the current account exceeding EUR 5,001 or equivalent is required a prior cash programming with 1 working day between 9:00-16:00. Customers who own packages for foreign exchange offices and want to withdraw cash amounts over EUR 5,001 or equivalent, will perform a prior cash programming with 1 working day between 09:00-14:00. After 16:00, respectively 14:00, appointments can be done for cash withdrawals earliest two days from the appointment date. Cash programming can be made either at the territorial unit where the withdrawal will be made, or by Contact Center.
5. BNR/Transfond's commissions (established unilateral by Transfond) can be read on the website www.otpbank.ro.
6. The commissions related to payment orders instructed at counter apply to those instructed via fax/ e-mail as well. The commissions applicable to payment orders instructed via fax apply only to fax conventions already signed with the customers.
7. Idem 5.
8. Idem 6.
9. Idem 5.
10. Same commissions apply in case details are incorrect, even if the amount is returned.
11. Idem 6.
12. For payments in lei outside Romania, the same commissions afferent to the payments in lei ordered to another account opened with another Romanian bank will be applied.
13. The appropriate SWIFT/XML 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.
14. Idem 6.
15. It does not apply for the payments ordered in lei in favour of a bank outside Romania.
16. Idem 15
17. These commissions also apply for payments ordered in lei outside Romania and for refinancing.
18. Maximum 2 additional users.
19. Maximum 6 additional users.
20. The Garnishment Alert maintains the EUR 2/SMS commission irrespective of the mobile phone network (Romania, Hungary or Europe).
21. Irrespective of the number of additions, modifications, eliminations made through the OTPdirekt - Internet Banking application during the day.
22. Within the limit of RON 50,000 for A type contracts
23. Idem 5.
24. Idem 13.
25. The commissions for Investigations, Amendments, Cancellations are

applied similarly to the ones mentioned in Chapter V Incoming and Outgoing Payments in Foreign Currency (Paper Based)

26. 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.
27. Idem 12.
28. Idem 15.
29. Idem 16.
30. Idem 5.
31. 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.
32. 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.
33. The SWIFT message fee of EUR 10 (or equivalent in the currency of the transaction at the NBR exchange rate) is added, when using SWIFT services.
34. The External courier fee (EUR 50) / internal courier fee (EUR 10) - or equivalent in the currency of the transaction at the NBR exchange rate - is applied, when using the courier services for the transmission of commercial documents.
35. Whenever the value of an L/C allows tolerances, the commissions are calculated and payable according to the maximum value of the L/C.
36. These commissions also apply for stand-by L/C.
37. Idem 33.
38. Idem 34.
39. The opening commission is calculated with annual frequency and it is charged integrally at the opening of L/C for its maximum value (including tolerance) for the whole validity (from the issuing date until the expiry date).
40. If the new date of validity of the letter of credit is in a quarter for which an opening fee has already been charged, for this change the commission amount is EUR 30, the SWIFT message fee being added.
41. Idem 33.
42. Idem 34.
43. By part thereof will be understand any division of a quarter for which the commission will be integrally charged (same as the whole quarter no matter if it refers to a single day exceed) each time the facility validity extends within a new quarter.
44. These commissions also apply for letters of guarantee issued at the demand of nonclients (lei transactions inclusive).
45. Idem 43.
46. The commission applies to the amount of the letter of comfort/to the amount which the letter of comfort increased with.
47. The monthly fee (irrespective of the terminal type Dial-up or GPRS) can be negotiated from EUR 6 to EUR 0 per month, depending on the monthly POS turnover.
48. The OTP Smart Business package and its additional options adress to the legal entities having the turnover up to EUR 5,000,000.
49. In the first 12 months, the subscription value is ZERO. After the first package anniversary, will be applied the price conditions related to Smart Business Package with Eficient option.
50. For free in the first 12 months.
51. The subscription will be charged in lei at the exchange rate announced by NBR, valid on its due date.
52. Idem 51.

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Drafted by: OTP Bank România, Marketing,
Brochure of Taxes and commissions for legal entities and assimilated categories, February 2019.