

# **For legal entities and assimilated categories**

**Available leaflet since  
1<sup>st</sup> of January 2021**

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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](http://www.otpbank.ro) or through any other means 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.
9. Foreign currency payments in favor of customers of other banks can be instructed with the following options:

**OUR** - commissions and chargers of the Bank and correspondent banks are supported by the Initiator. The foreign currency payments made in any currency, in favor of clients from banks outside EEA\* (European

Economic Area), adding Switzerland and Monaco, can be instructed with OUR option.

**BEN** - commissions and chargers of the Bank and correspondent banks are held by the Beneficiary. The currency payments made in any currency, in favor of clients from banks outside EEA\* (European Economic Area), adding Switzerland and Monaco, can be instructed with BEN option.

**SHA** - Commissions and chargers of the Bank are paid by the Initiator and the correspondents/beneficiaries banks are paid by the Beneficiary, where is the case. Foreign currency payments made in any currency to banks in EEA\* countries, adding Switzerland or Monaco, are instructed only with SHA option.

\*EEA states: EU states (Austria, Belgium, Bulgaria, Czech Republic, Cyprus, Croatia, Denmark, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Holland, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Hungary) adding Liechtenstein, Iceland and Norway.

"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: ROONRC.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 1.829.253.120 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 17/month/current account
3	Statement of account sent through SWIFT system (MT 940)	EUR 25/month/current account
4	SWIFT Interim Transaction Report (MT942)	
	<ul style="list-style-type: none"> <li>transmission / reception by the SWIFT System</li> <li>transmission into the OTPdirekt - Internet Banking application</li> </ul>	EUR 45/month/current account EUR 15/month
5	Closing of an inactive current account (without any movement during the last 12 months), with garnishment, at the bank's 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 CURRENCY<sup>1</sup>

1	Cash depositing <sup>2</sup>	
	<ul style="list-style-type: none"> <li>banknotes</li> </ul>	
	<ul style="list-style-type: none"> <li>lei</li> <li>foreign currency</li> </ul>	0.10%
	<ul style="list-style-type: none"> <li>coins<sup>3</sup></li> </ul>	
2	Cash withdrawal	
	<ul style="list-style-type: none"> <li>lei</li> <li>foreign currency</li> </ul>	0,90% min. RON 5 1% 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
4	Unscheduled cash withdrawal of amounts over EUR 5001 or equiv. (plus the standard withdrawal commission applicable per client, per day) <sup>4</sup>	0.50% of the withdrawn amount

## III. CASH TRANSACTIONS IN LEI AND FOREIGN CURRENCY<sup>1</sup>

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	
	<ul style="list-style-type: none"> <li>incoming transfers</li> </ul>	
	<ul style="list-style-type: none"> <li>between OTP Bank Romania's customers</li> <li>from an account opened with another bank</li> </ul>	Free of charge
	<ul style="list-style-type: none"> <li>remittance for collection of cheques, promissory notes and bills of exchange &lt; RON 50,000</li> <li>remittance for collection of cheques, promissory notes and bills of exchange ≥ RON 50,000</li> </ul>	RON 5.5/ instrument RON 8/ instrument
2	Outgoing	
	<ul style="list-style-type: none"> <li>between OTP Bank Romania's customers</li> </ul>	
	<ul style="list-style-type: none"> <li>between the accounts of the same customer</li> <li>between the accounts of different customers</li> </ul>	Free of charge
	<ul style="list-style-type: none"> <li>counter<sup>5</sup></li> </ul>	RON 3/ payment order
	<ul style="list-style-type: none"> <li>on another account opened with another bank</li> </ul>	
	<ul style="list-style-type: none"> <li>counter<sup>6</sup></li> </ul>	
	<ul style="list-style-type: none"> <li>for amounts &lt; RON 1,000</li> <li>for amounts between RON 1,000 - 49,999.99</li> <li>for amounts ≥ RON 50,000 and urgent, no matter the amount</li> </ul>	RON 8.5/ payment order RON 10.5/payment order RON 20/payment order
<ul style="list-style-type: none"> <li>payments of crossed cheques, bills of exchange and promissory notes &lt; RON 50,000</li> <li>payments of crossed cheques, bills of exchange and promissory notes ≥ RON 50,000</li> </ul>	RON 7/instrument RON 10/instrument	

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

2	<ul style="list-style-type: none"> <li>refusal of payment of debit instruments with inter-banking settlement</li> </ul>	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"> <li>commission for the payment orders operated by OTP Bank Romania in the garnishment process</li> </ul>	
	<ul style="list-style-type: none"> <li>for amounts &lt; RON 50,000</li> </ul>	RON 30/payment order
	<ul style="list-style-type: none"> <li>for amounts ≥RON 50,000</li> </ul>	RON 50/payment order

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

1	Incoming payments	
	<ul style="list-style-type: none"> <li>between OTP Bank Romania's customers</li> </ul>	Free of charge
	<ul style="list-style-type: none"> <li>from an account opened with another bank, in favour of OTP Bank Romania's customers</li> </ul>	Free of charge
	<ul style="list-style-type: none"> <li>in favour of other banks customers<sup>7</sup></li> </ul>	0.20% min. EUR 20 - max. EUR 1,000
2	Payments	
	<ul style="list-style-type: none"> <li>between OTP Bank Romania's customers</li> </ul>	
	<ul style="list-style-type: none"> <li>counter<sup>8,9</sup></li> </ul>	EUR 2
	<ul style="list-style-type: none"> <li>in favour of other banks customers<sup>10,11</sup></li> </ul>	
	<ul style="list-style-type: none"> <li>counter<sup>12</sup></li> </ul>	0.20% min. EUR 20 - max. EUR 1,000
	<ul style="list-style-type: none"> <li>SWIFT/XML fees<sup>13</sup> (per message sent, equiv. in the payment currency)</li> </ul>	EUR 10
3	OTP Express payment (HUF, EUR, USD) <sup>14,15</sup> (payments ordered in favour of OTP Bank Group's customers)	
	<ul style="list-style-type: none"> <li>simple payments</li> </ul>	0.10% min. EUR 10 - max. EUR 500
	<ul style="list-style-type: none"> <li>urgent payments</li> </ul>	0.11% min. EUR 15 - max. EUR 750
	<ul style="list-style-type: none"> <li>SWIFT fees<sup>15</sup> (per message sent, equiv. in the payment currency)</li> </ul>	EUR 5
4	Documentary payments <sup>17</sup>	
	<ul style="list-style-type: none"> <li>advising</li> </ul>	0.20%, min. EUR 30 - max. EUR 2,000
	<ul style="list-style-type: none"> <li>advising SWIFT fees</li> </ul>	EUR 10
	<ul style="list-style-type: none"> <li>issuing<sup>18</sup></li> </ul>	EUR 75 (the payment commission/fee is added)
	<ul style="list-style-type: none"> <li>payment</li> </ul>	
	<ul style="list-style-type: none"> <li>between OTP Bank Romania's customers</li> </ul>	Free of charge
	<ul style="list-style-type: none"> <li>in favour of other banks' customers<sup>19</sup></li> </ul>	0.20% min. EUR 20 - max. EUR 1,000
	<ul style="list-style-type: none"> <li>SWIFT fees<sup>20</sup> per message sent, equiv. in the payment currency)</li> </ul>	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" <sup>21</sup> )	EUR 50

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

### A. OTPdirekt

1	<b>Monthly fee A Type</b>	
	<ul style="list-style-type: none"> <li>Internet Banking (transactional) + Smart Bank + Contact Center (transactional) <ul style="list-style-type: none"> <li>for the main user</li> <li>for each additional user<sup>22</sup></li> </ul> </li> <li>Internet Banking (transactional) + Smart Bank + Contact Center (transactional) + SMS Alerts <ul style="list-style-type: none"> <li>for the main user</li> <li>for each additional user<sup>22</sup></li> </ul> </li> <li>SMS Alerts <ul style="list-style-type: none"> <li>for legal entities with a turnover below EUR 2,000,000 and assimilated categories</li> <li>for legal entities with a turnover higher than EUR 2,000,000</li> </ul> </li> <li>Push notifications</li> </ul>	<p>EUR 5/month</p> <p>EUR 0.50/ month</p> <p>EUR 5/month</p> <p>EUR 0.50/ month</p> <p>EUR 2/month</p> <p>EUR 3/month</p> <p>RON 1/month/user - irrespective of number of sent alerts</p>
	<b>Monthly fee B Type</b>	
	<ul style="list-style-type: none"> <li>Internet Banking (transactional) + Smart Bank + Contact Center (informational) <ul style="list-style-type: none"> <li>for the main user</li> <li>for each additional user<sup>23</sup></li> </ul> </li> <li>Internet Banking (transactional) + Smart Bank + Contact Center (informational) + SMS Alerts <ul style="list-style-type: none"> <li>for the main user</li> <li>for each additional user<sup>23</sup></li> </ul> </li> <li>SMS Alerts <ul style="list-style-type: none"> <li>for legal entities with a turnover below EUR 2,000,000 and assimilated categories</li> <li>for legal entities with a turnover higher than EUR 2,000,000</li> </ul> </li> <li>Push notifications</li> </ul>	<p>EUR 7/month</p> <p>EUR 1/month</p> <p>EUR 7/month</p> <p>EUR 1/month</p> <p>EUR 2/month</p> <p>EUR 3/month</p> <p>RON 1/month/user - irrespective of number of sent alerts</p>

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

### A. OTPdirekt

2	SMS Alerts' message costs (VAT will be added)	
	<ul style="list-style-type: none"> <li>account balance</li> <li>account control</li> <li>bank-card control</li> <li>NBR exchange</li> <li>electronic RM</li> <li>debit instruments for payment</li> <li>garnishments</li> <li>before running the Cash Sweeping - Standing Order operation</li> <li>rejected operations Cash Sweeping - Standing Order</li> </ul>	<p>EUR 0.09/SMS</p> <p>EUR 0.11/SMS</p> <p>EUR 0.13/SMS</p> <p>EUR 0.09/SMS</p> <p>EUR 0.10/SMS</p> <p>EUR 0.12/SMS</p> <p>EUR 2.00/SMS</p> <p>EUR 0.11/SMS</p> <p>EUR 0.11/SMS</p>
	For mobile phone networks from Hungary	
	<ul style="list-style-type: none"> <li>SMS alert cost (irrespective of the alert type, except for the Garnishment Alert<sup>24</sup>)</li> </ul>	EUR 0.15/SMS
	For mobile phone networks from Europe (Except Romania and Hungary)	
	<ul style="list-style-type: none"> <li>SMS alert cost (irrespective of the alert type, except for the Garnishment Alert<sup>24</sup>)</li> </ul>	EUR 0.20/SMS
3	SMS Alerts configuration / Push notifications <sup>25</sup> (adding, modifying, elimination of Alert type/ Push notification /service activation, renunciation)	RON 2/day
4	Payments in lei <sup>26</sup>	
	<ul style="list-style-type: none"> <li>between OTP Bank Romania's clients</li> <li>in favor of other banks' clients <ul style="list-style-type: none"> <li>A Type <ul style="list-style-type: none"> <li>Internet Banking + Smart Bank <ul style="list-style-type: none"> <li>for amounts &lt; RON 1,000</li> <li>for amounts between RON 1,000 – 4,999.99</li> <li>for amounts between RON 5,000 – 49,999.99</li> <li>for amounts equal with RON 50,000 and urgent payments, no matter the amount</li> </ul> </li> <li>Contact Center <ul style="list-style-type: none"> <li>for amounts &lt; RON 1,000</li> <li>for amounts between RON 1,000 – 4,999.99</li> <li>for amounts between RON 5,000 – 49,999.99</li> </ul> </li> </ul> </li> </ul> </li> </ul>	<p>Free of charge</p> <p>RON 3.75/payment order</p> <p>RON 5/payment order</p> <p>RON 5.50/payment order</p> <p>RON 15/payment order</p> <p>RON 8/payment order</p> <p>RON 9/payment order</p> <p>RON 10/payment order</p>

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

### A. OTPdirekt

	<ul style="list-style-type: none"> <li>B Type           <ul style="list-style-type: none"> <li>Internet Banking + Smart Bank               <ul style="list-style-type: none"> <li>for amounts &lt; RON 1,000 RON 3.75/payment order</li> <li>for amounts between RON 1,000 – 4,999.99 RON 5/payment order</li> <li>for amounts between RON 5,000 – 49,999.99 RON 5.50/payment order</li> <li>for amounts ≥ RON 50,000 and urgent payments, no matter the amount RON 15/payment order</li> </ul> </li> </ul> </li> </ul>	
5	Foreign currency payments	
	<ul style="list-style-type: none"> <li>between OTP Bank Romania's customers Free of charge</li> <li>in favor of other banks' clients<sup>27, 28</sup> <ul style="list-style-type: none"> <li>A Type<sup>29</sup> <ul style="list-style-type: none"> <li>Internet Banking               <ul style="list-style-type: none"> <li>for legal entities with a turnover below EUR 2,000,000 and assimilated categories 0.075% min. EUR 7.50 - max. EUR 500</li> <li>for legal entities with a turnover higher than EUR 2,000,000 0.10% min. EUR 10 - max. EUR 500</li> </ul> </li> <li>Contact Center 0.20% min. EUR 20 - max. EUR 1,000</li> </ul> </li> <li>B Type<sup>30</sup> <ul style="list-style-type: none"> <li>Internet Banking               <ul style="list-style-type: none"> <li>for legal entities with a turnover below EUR 2,000,000 and assimilated categories 0.12% min. EUR 10 - max. EUR 750</li> <li>for legal entities with a turnover higher than EUR 2,000,000 0.15% min. EUR 15 - max. EUR 750</li> </ul> </li> </ul> </li> <li>SWIFT/XML fees (per message sent, equiv. in the payment currency)<sup>31</sup> EUR 10</li> </ul> </li></ul>	

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

### A. OTPdirekt

6	OTP Express payments <sup>32, 33</sup>	
	<ul style="list-style-type: none"> <li>simple payments           <ul style="list-style-type: none"> <li>A Type               <ul style="list-style-type: none"> <li>Internet Banking               <ul style="list-style-type: none"> <li>for legal entities with a turnover below EUR 2,000,000 and assimilated categories 0.045% min. EUR 5 - max. EUR 250</li> <li>for legal entities with a turnover higher than EUR 2,000,000 0.05% min. EUR 5 - max. EUR 250</li> </ul> </li> <li>Contact Center               <ul style="list-style-type: none"> <li>for legal entities with a turnover below EUR 2,000,000 and assimilated categories 0.09% min. EUR 10 - max. EUR 500</li> <li>for legal entities with a turnover higher than EUR 2,000,000 0.10% min. EUR 10 - max. EUR 500</li> </ul> </li> </ul> </li> <li>B Type               <ul style="list-style-type: none"> <li>Internet Banking 0.075% min. EUR 7.50 - max. EUR 375</li> </ul> </li> </ul> </li> <li>urgent payments           <ul style="list-style-type: none"> <li>A Type               <ul style="list-style-type: none"> <li>Internet Banking 0.055% min. EUR 7.50 - max. EUR 375</li> <li>Contact Center 0.11% min. EUR 15 - max. EUR 750</li> </ul> </li> <li>B Type               <ul style="list-style-type: none"> <li>Internet Banking 0.0825% min. EUR 11.25 - max. EUR 563</li> </ul> </li> <li>SWIFT fees<sup>34</sup> (per message sent, equiv. in the payment currency) EUR 5</li> </ul> </li></ul>	

## B. DIRECT DEBIT

1	Intra-banking Direct Debit	
	<ul style="list-style-type: none"> <li>commission for payment effected</li> </ul>	Free of charge
	<ul style="list-style-type: none"> <li>commission for refusal of payment</li> </ul>	Free of charge
2	Inter-banking Direct Debit	
	<ul style="list-style-type: none"> <li>commission for payment effected</li> </ul>	RON 1.50/payment
	<ul style="list-style-type: none"> <li>commission for refusal of payment</li> </ul>	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. CASH SWEEPING - STANDING ORDER

1	Intra-banking Cash Sweeping - Standing Order	
	<ul style="list-style-type: none"> <li>commission for payments in RON</li> </ul>	RON 3
	<ul style="list-style-type: none"> <li>commission for payments in foreign currency</li> </ul>	EUR 2
2	Inter-banking Cash Sweeping - Standing Order	
	<ul style="list-style-type: none"> <li>commission for payments in RON</li> </ul>	RON 15
	<ul style="list-style-type: none"> <li>commission for payments in EUR to EEA</li> </ul>	RON 15
	<ul style="list-style-type: none"> <li>commission for OTP Express payment (HUF, EUR, USD)</li> </ul>	0.10%, min. EUR 10 max. EUR 500
	<ul style="list-style-type: none"> <li>commission for payments in foreign currency</li> </ul>	0.15%, min. EUR 15 max. EUR 750

## D. MT 101 SWIFT MESSAGE (REQUEST FOR TRANSFER)

1	Service Management Fee <sup>35</sup>	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<sup>36, 37, 38</sup>

1	Clean Collections (bills of exchange, promissory notes, cheques)	
	• import	
	<ul style="list-style-type: none"> <li>advising of documents for payment or acceptance</li> </ul>	0.10% min. EUR 10 - max. EUR 150
	<ul style="list-style-type: none"> <li>acceptance</li> </ul>	EUR 15
	<ul style="list-style-type: none"> <li>payment</li> </ul>	0.20% min. EUR 20 - max. EUR 1,000
	<ul style="list-style-type: none"> <li>documents returned unpaid</li> </ul>	EUR 30
	• export	
	<ul style="list-style-type: none"> <li>remittance of documents for collection or acceptance</li> </ul>	0.15% min. EUR 10 - max. EUR 150
	<ul style="list-style-type: none"> <li>documents returned unpaid by foreign banks</li> </ul>	EUR 15
		<ul style="list-style-type: none"> <li>release (import)/remittance (export) of free of payment documents</li> </ul>
2	Documentary Collections	
	• import	
	<ul style="list-style-type: none"> <li>advising of documents for payment or acceptance</li> </ul>	0.15% min. EUR 15 - max. EUR 150
	<ul style="list-style-type: none"> <li>acceptance</li> </ul>	EUR 15
	<ul style="list-style-type: none"> <li>payment</li> </ul>	0.15% min. EUR 15 - max. EUR 1,000
	<ul style="list-style-type: none"> <li>documents returned unpaid</li> </ul>	EUR 30
	• export	
	<ul style="list-style-type: none"> <li>remittance of documents for collection or acceptance</li> </ul>	0.15% min. EUR 30 - max. EUR 500
	<ul style="list-style-type: none"> <li>documents returned unpaid by foreign banks</li> </ul>	EUR 15
		<ul style="list-style-type: none"> <li>release (import)/remittance (export) of free of payment documents</li> </ul>
3	Investigations for payment	EUR 10/investigation
4	Amendments/rescheduling	EUR 20



## VIII. LETTERS OF CREDIT IN LEI AND FOREIGN CURRENCY<sup>39,40, 41, 42</sup>

1	Import	
	• opening <sup>43</sup>	0.20% min. EUR 75 (per quarter or part thereof)
	• validity extension <sup>44</sup>	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<sup>45, 46</sup>

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) <sup>47</sup>
	• increase/extension of letter of guarantee	0.50% min. EUR 50 (per quarter or part thereof) <sup>47</sup>
	• confirmation of a letter of guarantee made by OTP Bank Romania	0.25% min. EUR 100 (per quarter or part thereof) <sup>47</sup>
	• 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 <sup>48</sup>	
	• pre-advising	Free of charge
	• issue of letter of guarantee	0.50% min. EUR 50 (per quarter or part thereof) <sup>49</sup>
	• increase/extension of validity of letter of guarantee	0.50% min. EUR 50 (per quarter or part thereof) <sup>49</sup>
	• 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% <sup>50</sup> (VAT will be added)
	• validity extension	0.25% <sup>50</sup> (VAT will be added)
	• increase of amount	0.25% <sup>50</sup> (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	
	• for legal entities with a turnover below EUR 2,000,000 and assimilated categories	EUR 50/month
	• 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%
	• 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
	• 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	1% + RON 10	1% + RON 10
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 reactivation fee	Free of charge	Free of charge
17	Non-founded transaction claims fee	RON 35	RON 35
18	Percentage of monthly minimum payment amount	5%	5%
19	Grace period	up to 55 days	up to 55 days
20	Express card issuance fee	RON 100	RON 100

## XVII. VISA BUSINESS SILVER DEBIT CARD

		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	0.50% + RON 2.50	0.50% + EUR 0.70
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 reactivation fee	Free of charge	Free of charge
17	Non-founded transaction claims fee	RON 35	EUR 10
18	Express card issuance fee	RON 100	EUR 20

## XVIII. VISA BUSINESS DEBIT CARD

		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	0.50% + RON 2.50	0.50% + EUR 0.70
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 reactivation fee	Free of charge	Free of charge
17	Non-founded transaction claims fee	RON 35	EUR 10

The list of taxes and commissions displayed for Visa Business Debit Card is also valid for Visa Business Electron Debit Card, withdrawn from the sales offer.

## XIX. MASTERCARD CORPORATE DEBIT CARD

	LEI	EURO
1 Card issuing fee	RON 100	EUR 25
2 Card monthly fee	RON 100	EUR 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	0.35%	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 0.60
7 Cash withdrawal fee from ATM/EPOS of other banks outside Romania	0.50% + RON 2.50	0.50% + EUR 0.60
8 Cash withdrawal fee from ATM of banks from OTP Bank Group outside Romania	RON 3.50	EUR 0.75
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 200	EUR 45
12 PIN reissuance fee (lost/stolen/forgotten)	RON 5	EUR 1
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 5	EUR 1
16 Card reactivation fee	Free of charge	Free of charge
17 Non-founded transaction claims fee	RON 35	EUR 7

## XX. BANK CARDS ACCEPTANCE

1	Transaction processing commission	
	<ul style="list-style-type: none"> <li>• POS</li> <li>• E-commerce</li> </ul>	Negotiable depending on the package and monthly POS turnover 1.70%
2	Monthly fee commission	
	<ul style="list-style-type: none"> <li>• Free with OTP POS package</li> <li>• E-commerce</li> </ul>	Negotiable depending the monthly POS turnover <sup>51</sup> RON 25/website
3	Installation commission	
	<ul style="list-style-type: none"> <li>• POS</li> <li>• E-commerce</li> </ul>	Free of charge RON 700

## XXI. BANKING PRODUCTS AND SERVICES PACKAGES

A Legal entities		
1	Monthly Subscription for Calculat 25 package <sup>52</sup>	RON 25
2	Monthly Subscription for Calculat 50 package <sup>52</sup>	RON 50
3	Monthly Subscription for Relaxat 150 package <sup>52</sup>	RON 150
4	Monthly Subscription for Relaxat 200 package <sup>52</sup>	RON 200
5	Monthly Subscription for Relaxat 300 package <sup>52</sup>	RON 300
6	Monthly Subscription for OTP POS package	RON 30
7	Monthly Subscription for Start-Up Hero package <sup>53</sup>	Free of charge
8	Monthly Subscription for Owner Associations package	RON 18
9	Monthly Subscription for religious legal entities package	RON 18
9	Monthly Subscription for OTP Antreprenoriat Gratuit package	Free of charge
B Non legal entities		
1	Monthly Subscription for Practic package	RON 25
2	Monthly Subscription for Dinamic package	RON 50

## XXII. PACKAGES FOR THE AGRICULTURAL SEGMENT

1	Monthly subscription for OTP Agricol package <sup>54</sup> - for "co-ownership" clients	EUR 6,99 <sup>55</sup>
2	Monthly subscription for Agribusiness package	
	<ul style="list-style-type: none"> <li>• for clients legal entities, self-employed individuals, individual enterprises and family-owned businesses</li> <li>• individual agricultural producers</li> </ul>	RON 6 Free of charge

## XXIII. PACKAGES FOR FOREIGN EXCHANGE OFFICES<sup>56</sup>

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

### XXIII. 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

### XXIII. 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 Start-Up Hero, Premium and Relaxat 300 packages.
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. Following the use of the packages described above, the resulting amounts can be accessed in cash, but within the limits of the existing availabilities, limits that will be communicated by the bank when scheduling the foreign currency cash withdrawal operations. Clients have been aware that the bank constantly updates these limits taking into account the situations on the financial-banking market.
5. The commissions related to payment orders instructed at the desk apply to those instructed by fax/e-mail too. The applicable commissions to operations instructed through fax are applicable only to fax conventions already signed by clients.
6. Idem 5.
7. The same commissions apply if the details are wrong, even if the amount is refunded.
8. Idem 5.
9. For Euro payments there are commissions charged according to Lei payments instructed through the same banking channel between OTP Bank Romania's clients.
10. For payments in lei outside Romania and for euro payments in European Economic Area, are collected the commissions related to the payments in RON charged through the same banking channel to another account opened at another bank in Romania. Currency payments can be instructed according to mentions from the 9th point from General principles.
11. At this commission will be added accordingly SWIFT/XML charges and correspondent banks' commissions regarding the payments with "OUR" option according to the mentions from the 9th point in "General principles".
12. Idem 5.
13. Does not apply for lei payments instructed to a bank outside the Romania and for payments in euro instructed to a bank in the European Economic Area.
14. If the payment is ordered with "OUR" instructions, the Initiator will pay the commission to the correspondent bank, after the payment is initiated according to the mentions on the 9th point from "General principles" section.
15. For euro payments in European Economic Area, are collected the commissions related to the payments in RON charged through the same banking channel to another account opened at another bank in Romania.
16. Idem 13
17. These commissions also apply for payments ordered in lei outside Romania and for refinancing.
18. Does not apply for RON or EURO operations initiated to Romania.
19. Idem 10.
20. Idem 13.
21. Idem 13.
22. Maximum 2 additional users.
23. Maximum 6 additional users.
24. The garnishment alert maintains the EUR 2/SMS commission irrespective of the mobile phone network (Romania, Hungary or Europe).
25. Irrespective of the number of additions, modifications, eliminations made through the OTPdirekt - Internet banking application during the day.
26. Within the limit of RON 50.000 for A type contracts.
27. Idem 11.
28. Commissions for Investigations, Changes and Cancellations are applied similar to those mentioned at the 5th chapter " Operations receipts and currency payments".
29. 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.
30. Idem 10.
31. Idem 13.
32. Idem 14.
33. Idem 15.
34. Idem 13.
35. 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.
36. Commissions will be charged to the Drawer if refused by the Drawee. Commissions are owned although the documents are not subsequently paid or are abandoned or returned.
37. 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.
38. 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.
39. Whenever the value of an L/Callows tolerances, the commissions are calculated and payable according to the maximum value of the L/C.
40. These commissions also apply for standBy L/C.
41. Idem 37.
42. Idem 38.
43. 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).
44. 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.
45. Idem 37.
46. Idem 38.
47. 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.
48. These commissions also apply for letters of guarantee issued at the demand of nonclients (lei transactions inclusive).
49. Idem 47.
50. The commission applies to the amount of the letter of comfort/to the amount which the letter of comfort increased with.
51. 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.
52. The Calculat 25, Calculat 50, Relaxat 150, Relaxat 200 and Relaxat 300 packages are available for all legal entities clients with turnover up to EUR 5,000,000.
53. In the first 12 months, the subscription fee is ZERO. After the first package anniversary, the Calculat 50 package pricing fee will be applied.
54. For free in the first 12 months.
55. The subscription will be charged in lei at the exchange rate announced by NBR, valid on its due date.
56. Idem 55.

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**contacting OTP Bank representatives from territorial units**

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