

INDIVIDUALS TERMS AND CONDITIONS

| I. | CURRENT ACCOUNT | ALL | FCY |
|------|---|--|------------------------------|
| 1.1 | Opening | 0 | 0 |
| 1.2 | Closing | 700 | 7 |
| 1.3 | Cash deposits and withdrawals | | |
| a | Cash deposit for third parties from non Bank Clients * | 0.1 % (min 300) | 0.1 % (min 3) |
| b | Cash Withdraws with notification (for amounts over 5,000 EUR) | 50 | 0.5 |
| c | Cash withdrawals without notification (for amounts over 5,000 EUR) | 0.25 % (min 1,000 - max 10,000) | 0.25 % (min 10 - max 100) |
| d | Cash Withdrawals in ALL at cash desk for amount up to 50.000 ALL/350 EUR in Current Account | 50 | N/A |
| 1.4 | Monthly maintenance fee | 150 | 1.5 |
| 1.5 | Minimum balance in the account | 1,000 | 10 |
| 1.6 | Account statement | 200 | 2 |
| 1.7 | Automatic payment order per transaction | 0 | 0 |
| 1.8 | Banknote exchange for OTP Clients | 0.5% (min 500) | 0.5% (min 5) |
| Note | *For the payment of Insurance Policy and Social Insurance of farmer will be applied 50 ALL and 100 ALL for voluntary contribution respectively 0.5 EUR / USD and 1 EUR/ USD in foreign currency. | | |
| | Cash deposit for loan installments, no commission will be applied. | | |
| | Cash deposits in corporate accounts from employees of these companies, no commission will be applied. | | |
| | Cash withdrawals following a loan disbursement within the day, no commission will be applied. | | |
| II. | ONLINE BANKING | ALL | FCY |
| 2.1 | Initial fee | 200 | 2 |
| 2.2 | Monthly fee | 150 | 1.5 |
| 2.3 | Commission for MOTP (Mobile One Time Password) | 0 | 0 |
| III. | SOGE / SMS | ALL | FCY |
| 3.1 | Initial fee | 0 | 0 |
| 3.2 | Monthly fee | 150 | 1.5 |
| 3.3 | Per message sent | 7 (Including VAT) | 0.05 |
| Note | The Client will be debited with the respective commission for the SMS received on 15th of the coming month. The account will be debited for all the SMS that the bank will send for the SMS Banking service. | | |
| IV. | MPAY | ALL | FCY |
| 4.1 | Initial fee | 0 | 0 |
| 4.2 | Monthly fee | 0 | 0 |
| 4.3 | Bill payment fee / TOP- UP of mobile phone fee | 0 | 0 |
| V. | SAVINGS AND TERM DEPOSIT ALL FCY | ALL | FCY |
| 5.1 | Minimum for opening | | |
| a | Term Deposit | 50,000 | 500 |
| b | Elastic Deposits | 10,000 | 100 |
| c | Elastic Deposits closure | 500 | 5 |
| 5.2 | Maintenance fee (yearly commission) | | |
| a | Term Deposit - | 0 | 0 |
| b | Elastic Deposits | 200 | 2 |
| 5.3 | Commission for statement of deposit | 0 | 0 |
| Note | If the client will close the Term Deposit before the maturity date, the interest rate of the deposit will be the same with the current account interest rate | | |
| VI. | TREASURY BILL | ALL | FCY |
| 6.1 | Treasury Bill discounts | Free | |
| 6.2 | Treasury Bonds | | |
| a | Brokerage Commission | 0.15 % of the nominal value (min 1,000 - max 5,000) (min 10 - max 50) | |
| b | Commission for selling the security to another second level bank | 10,000 | 70 |
| c | Commission for equipping the customer with the document: "Duplicate of winner certificate" in cases of its loss/damage. | 500 | 5 |
| d | Participating fee (in case the customer does not win in the auction) | 1,000 | 10 |

| VII. | PAYMENTS THROUGH ONLINE BANKING | ALL* | FCY** |
|------|---|------|-----------------------------|
| a | National within OTP | 0 | 0 |
| b | National in other banks | | |
| b-1 | Transfers 0 - 20,000 ALL | 0 | N/A |
| b-2 | Transfers 20,001 - 1,499,999 ALL | 250 | N/A |
| b-3 | Transfers over 1,500,000 ALL | 750 | N/A |
| b | Domestic & International outgoing transfers | N/A | 0.10 % (min 5 - max 100) |

| VIII. | PAYMENTS IN OTP BANK BRANCHES | ALL | FCY |
|-------|--|---|--|
| 8.1 | OUTGOING TRANSFER | | |
| a | National Transfers | | |
| a-1 | Within OTP | 0 | 0 |
| a-2 | In the other banks | 500 ALL (for payments up to 1,499,999) 1,500 ALL (for payments over 1,500,000) | 0.25 % (min 15 - max 200) 0.25 % (min 15 - max 200) |
| b | International | | |
| b-1 | Transfer Commission | N/A | 0.25 % (min 25 - max 200) |
| 8.2 | INCOMING TRANSFER | | |
| a | National Transfer | | |
| a-1 | OTP Clients | 0 | 0.10 % (min 6 - max 50) |
| a-2 | Transfer Return commission | 2,000 | 15 |
| a-3 | Investigation commission for incoming transfers with discrepancy | 500 | 5 |
| b | International Transfer | | |
| b-1 | OTP Clients | N/A | 0.10 % (min 6 - max 50) |
| b-2 | Transfer Return commission | N/A | 15 |
| b-3 | Investigation commission for incoming transfers with discrepancy | 500 | 5 |
| IX. | Common Commissions (for transfers in the branches and through Online Banking) | | |
| c-1 | Payments within the Value Date | 0.05 % (min 100 - max 20,000) | 0.05 % (min 1 - max 200) |
| c-2 | Comm. for IBAN missing (when mandatory) | N/A | 10 |
| c-3 | SWIFT commission | N/A | 10 |
| c-4 | Annulations/ Modification | 1,000 | 20 |
| c-5 | Investigation | N/A | 25 |
| c-6 | Transit Transfer | N/A | 0.1 % (min 10 - max 50) |
| c-7 | Comm. for printed copy of SWIFT (with request from the client) | 100 | 1 |
| Note | When the commissions are "OUR", we have to add the correspondent bank expenses. For the payments in GBP and in CHF the commission "OUR" will be the equivalent of 25 GBP / CHF according to the currency of the transfer. We have not included the commission of the other banks that have to be paid by the client. | | |

| X. | FEES & COMMISSIONS LOANS | ALL | FCY |
|-------|---|----------------|------------------------|
| 10.1 | Administration Fees** | | |
| a | Automatic Overdraft | 0.00% | 0.00% |
| b | Unauthorized overdraft* | N/A | N/A |
| c | Loans with Cash Collateral | 0.50% | 0.50% |
| d* | Express Loan (with co borrower) | Payroll in OBA | Payroll in other Banks |
| | 0-1] years | 2.00% | 2.50% |
| | [1-2] years | 2.00% | 2.50% |
| | [2-3] years | 2.00% | 2.50% |
| | [3-5] years | 2.00% | 2.50% |
| | [5-7] years | 2.00% | 2.50% |
| e | Express Loan (without co borrower) | Payroll in OBA | Payroll in other Banks |
| | | 2.00% | 2.50% |
| *Note | Preferential Interest Rates for refinancing of Express Loans for existing clients will be: 50% discount on the disbursement fee applied at T&C in force, in the moment of refinancing | | |
| f* | Express GEF Loan (with coborrower) | | |
| | [0-7] years | 3.00% | N/A |
| *Note | Maximum amount for Express GEF Loan will be ALL 2,000,000 | | |

| | | | |
|--------|---|-----------------------------|-------|
| g | UNIVERSAL | 1.50% | 1.50% |
| h | UNIVERSAL GEFF Loan | 3.00% | 3.00% |
| i | Reconstruction Loans | 1.00% | 1.00% |
| j | Housing Loans | 1.00% | 1.00% |
| k | Housing Purchase GEFF Loan | 2.00% | 2.00% |
| l | Real Estate Loans | 1.00% | 1.00% |
| m | Agro Mini | | |
| | 0-1] years | 2.50% | N/A |
| | [1-2] years | 2.50% | N/A |
| | [2-3] years | 2.50% | N/A |
| | [3-5] years | 2.00% | N/A |
| | [5-7] years | 2.00% | N/A |
| n | Agro Loan | 1.50% | 1.50% |
| o | Car Leasing | 1.50% | 1.50% |
| Note | ** Minimum Commission for loans is 5'000 ALL, 50 EUR, 50 USD. | | |
| 10.2 | Installment Late Payment fee Loans | Loans IR + 20 % | |
| 10.2.a | Installment Late Payment Payroll Overdraft | Payroll Overdraft IR + 22 % | |
| 9.3 | Early payment for loan fee | | |
| a | Automatic Overdraft | 0.00% | |
| b | Express Loan, Agro Mini, Cash Collateral | | |
| b.1 | Variable Interest Rate 0% | 0.00% | |
| b.2 | Fixed Interest Rate | | |
| 1. | If the period between early payment date and loan maturity date is more than 1 year | 1.00% | |
| 2. | If the period between early payment date and loan maturity date is less than 1 year | 0.50% | |
| c | Mortgage Loans(Housing Loans, Reconstruction Loans, Real Estate Loans etc) Universal, Agroprogress | | |
| 1. | If the period between early payment date and loan maturity date is more than 1 year | 2.00% | |
| 2. | If the period between early payment date and loan maturity date is less than 1 year | 1.00% | |
| 10.4 | Collateral change with client request | 30 EUR | |
| 10.5 | Change in the loan contract | 10 EUR | |
| Note | * If the amount of the Overdraft is higher than the account of Authorized overdraft. | | |

| XI. | CREDIT CARD COMMISSIONS | ALL | FCY |
|------|--|----------------------|--------------------|
| 11.1 | Visa Credit Card | | |
| a | Issuing fee | 0 | 0 |
| b | Annual fee | | |
| b.1 | OTP Payroll | 1,500 | 10 |
| b.2 | Not OTP Payroll | 2,500 | 20 |
| b.3 | Business Owner | 2,500 | 20 |
| b.4 | Cash Colateral | 2,500 | 20 |
| c | New card and PIN with Client Request | 700 | 5 |
| d | Cash withdrawal in OTP ATM-s | 2.50% min 400 ALL | 2.50% min 3 EUR |
| e | National and International cash withdraw in other bank's ATM-s | 2.50% min 400 ALL | 2.50% min 3 EUR |
| f | National and International POS purchase | 0 | 0 |
| g | Internet purchase | 0 | 0 |
| h | Minimum Payment | 5.00% | 5.00% |
| i | Overdue Interest | Card interest + 22% | |

| XII. | DEBIT CARDS COMMISSIONS | ALL | FCY |
|------|---|-----|-----|
| 12.1 | Debit MasterCard | | |
| a | Initial Member fees | 0 | - |
| b | Initial member fee as part of the package | 0 | - |
| c | Monthly fee | 50 | - |
| d | Initial member fee for Authorized person | 0 | - |
| e | Monthly fee for Authorized person | 25 | - |
| f | New card and PIN with Client Request | 500 | - |
| g | Card annulations | 0 | - |

| | | | |
|-------------|---|-------|---|
| 12.2 | New Generation Debit MasterCard | | |
| a | Initial Member fees | 0 | - |
| b | Monthly fee | 30 | - |
| c | New card and PIN with Client Request | 500 | - |
| d | Card annulations | 0 | - |
| 12.3 | MasterCard Gold | | |
| a | Initial Member fees | 500 | - |
| b | Initial member fee as part of the package | 300 | - |
| c | Monthly fee | 300 | - |
| d | Initial member fee for Authorized person | 500 | - |
| e | Monthly fee for Authorized person | 150 | - |
| f | New card and PIN with Client Request | 700 | - |
| g | Card annulations | 0 | - |
| 12.4 | Joint Commission for Debit MasterCard, New Generation Debit MasterCard and MasterCard Gold | | |
| a | National Cash advance (outside OTP) | 2.00% | - |
| b | International Cash Advance | 3.00% | - |
| c | Cash withdrawal in OTP ATM-s | 0 | - |
| d | National cash withdraw in other bank's ATM-s | 3.00% | - |
| e | International Cash withdraw in ATM-s | 3.00% | - |
| f | Balance inquiry through OTP ATM-s | 0 | - |
| g | National POS purchase | 0 | - |
| h | International POS purchase | 2.50% | - |
| i | Internet purchase | 2.50% | - |
| j | PIN change in OTP ATM-s | 0 | - |
| k | PIN change in other bank's ATM-s | 0 | - |
| l | Balance inquiry in OTP ATM-s | 0 | - |
| m | Balance inquiry in other bank's ATM-s | 0 | - |
| Note | Maestro and MasterCard Standard are no longer available for sale starting October 14, 2019. | | |

| XIII. | DEBIT CARDS COMMISSIONS | ALL | FCY |
|--------------|--|------------|------------|
| 13.5 | Visa Gold Card | | |
| a | Initial Member fees | - | 4 |
| b | Membership fee when sold as part of a Package | | 3 |
| c | Monthly fee | - | 3 |
| d | Initial member fee for Authorized person | - | 4 |
| e | Monthly fee for Authorized person | - | 1.5 |
| f | New card and PIN with Client Request | - | 4 |
| g | National Cash Withdrawal other banks | - | 0.00% |
| h | International Cash Withdrawal | - | 3.00% |
| i | National POS purchase | - | 0.00% |
| j | International POS Purchase | - | 1.50% |
| k | Internet purchase | - | 1.50% |
| l | National Cash Advance | - | 2.00% |
| m | International Cash Advance | - | 3.00% |
| n | Cash withdrawal in OTP ATM-s | - | N/A |
| o | Balance Inquiry | - | 0 |
| Note | In case of charge back request, customer should pay all commission for opening and further investigation if needed. Minimum Commission to be applied for opening 20 EUR | | |

| XIV | New Packages | | |
|-------------|--|-------------|-------------|
| 14.1 | SMART Package | | |
| 1 | with Debit MasterCard card | 150 / Month | |
| 3 | with MasterCard Gold card | 390 / Month | |
| 4 | with VISA Gold card | | 3.9 / Month |
| 14.2 | SALARY Package | | |
| 1 | with Debit MasterCard card | 100 / Month | |
| 3 | with MasterCard Gold card | 200 / Month | |
| 4 | with VISA Gold card | | 1.5 / Month |
| 14.3 | Loan Package | 150 / Month | 1.5 / Month |
| 14.4 | Student Package | | |
| 1 | Cash deposit from third parties to Student's current account | Free | |
| 2 | Student Package Monthly Maintenance fee | 80 / Month | |
| 14.5 | Pension Package | 80 / Month | |
| 14.6 | Pension Agreement ISSH | Free | |

Note: The existing packages will continue to hold the same prices: Klik Package - 190 Lekë/Month, Kompas Package - 340 Lekë/Month, Ekskluzive Package - 590 Lekë/Month, Konekt Package - 345 Lekë/Month, Agro Package - 120 Lekë/Month, Base Premier Package /GOLD - 1/ 5 Euro/Month.

| XV. | DIFFERENTS COMMISSIONS | ALL | FCY |
|-------------|--|----------------------------------|------------------------------|
| 15.1 | Bank confirmation for non loan | 1,000 | 10 |
| 15.2 | Recommendation letter | 1,500 | 15 |
| 15.3 | Notification for lost/stolen cheque | 1,000 | 10 |
| 15.4 | Confirmation Current account (audit issues) | 2,000 | 20 |
| XVI. | CHEQUES | ALL | FCY |
| 16.1 | OTP Cheques | | |
| a | Issuing Bank Cheques | 0.15% (min 1,000 - max 3,000) | 0.15% (min 10 - max 30) |
| b | Issuing personal Cheques | 1,000 | 10 |
| 16.2 | Payments of OTP Bank Cheque | | |
| a | Presented in OTP | | |
| a.1 | Paid in the account | 0 | 0 |
| a.2 | Paid in Cash | 0.1% (min 300 - max 1,500) | 0.1% (min 3 - max 15) |
| b | Presented in other banks | 0.15% (min 500 - max 5,000) | 0.15 % (min 5 - max 50) |
| 16.3 | Payments of OTP Personal Cheque | | |
| a | Presented in OTP | | |
| a.1 | Paid in the account | 0 | 0 |
| a.2 | Paid in Cash | 0.1% (min 300 - max 1,500) | 0.1% (min 3 - max 15) |
| b | Presented in other banks | 0.15% (min 500 - max 5,000) | 0.15 % (min 5 - max 50) |
| Note | The commission amount is deducted from the cheque amount | | |
| 16.4 | Cheques of local banks | | |
| a | Payment of bank Cheques * | 0.15 % (min 500 - max 5,000) | 0.15 % (min 5 - max 50) |
| b | Payment of Personal Cheques ** | 0.15 % (min 500 - max 5,000) | 0.15 % (min 5 - max 50) |
| Note | The value date for the bank cheques is +2 (*) and for personal cheques +4 (**) For cheques in foreign currency the value date is determined by issuing bank | | |
| 16.5 | Traveller's cheques | | |
| a | Traveller's cheques payment at sight | N/A | 1 % (min 5*) |
| b | Traveller's cheques payment for collection | N/A | 0.5 % (min 20 - max 100) |
| Note | * The commission is per cheque | | |
| 16.6 | Others | | |
| a | Foreign Cheques for collections * | N/A | 0.15 % (min 20 - max 100) |
| b | Return of unpaid cheque | 1,000 | 10 |
| Note | * We have not included the commissions for the correspondent banks and courier post | | |

***These Terms and Conditions will become effective on February 23rd, 2021**

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KUSHTET E PUNËS NË OTP BANK DITËN E SHTUNË
OTP BANK TERMS AND CONDITIONS ON SATURDAY

1. Derdhje në llogari personale ose llogari për të tretë nga Klientë të Bankës.*

Cash deposit in its own account or third parties' account from Bank Clients.

| VSB | | CORPORATE / SME | | | |
|------------|----------|-----------------|----------|------------|----------|
| LEKE / ALL | MH / FCY | LEKE / ALL | MH / FCY | LEKE / ALL | MH / FCY |
| 100 | 1 | 100 | 1 | 100 | 1 |

2. Derdhje në llogari për të tretë nga Jo Klientë (përfshirë derdhjet për llogaritë e buxhetit).*

Cash deposit for third parties from Non-Bank Clients (incl. cash deposits for budget account).

| Individual | | PRO | | VSB | | SME / CORPORATE | |
|-----------------|---------------|-----------------|---------------|-----------------|---------------|-----------------|---------------|
| LEKE / ALL | MH / FCY | LEKE / ALL | MH / FCY | LEKE / ALL | MH / FCY | LEKE / ALL | MH / FCY |
| 0.1% min 400 | 0.1% min 4 | 0.1% min 500 | 0.1% min 5 | 0.1% min 500 | 0.1% min 5 | 0.1% min 500 | 0.1% min 5 |

Shënim: Për derdhjet për pagesat e kështit të kredive të klientëve të bankës, nuk do të aplikohet komisioni*.

Note: No commission will be applied for cash deposits regarding payments of the bank's customers' loan installments.*

3. Derdhje në llogari të buxhetit nga Klientë të Bankës.

Cash deposit in Budget Account from Bank Client.

| PRO | | VSB | | SME | | CORPORATE | |
|------------|----------|------------|----------|------------|----------|------------|----------|
| LEKE / ALL | MH / FCY | LEKE / ALL | MH / FCY | LEKE / ALL | MH / FCY | LEKE / ALL | MH / FCY |
| 200 | 2 | 200 | 2 | 200 | 2 | 200 | 2 |

4. Tërheqje cash pa njoftim nën limitin e paracaktuar. (limiti)*

Withdrawal without notification under threshold. (threshold)*

| PRO (€5,000)* | | VSB (€10,000)* | | SME (€15,000)* | | CORPORATE (€15,000)* | |
|------------------|----------|-------------------|----------|-------------------|----------|-------------------------|----------|
| LEKE / ALL | MH / FCY | LEKE / ALL | MH / FCY | LEKE / ALL | MH / FCY | LEKE / ALL | MH / FCY |
| 100 | 1 | 100 | 1 | 100 | 1 | 100 | 1 |

Kujdes! Të gjitha kushtet e mësipërme aplikohen vetëm në degët e rrjetit OTP të cilat janë hapur ditën e shtunë.

Attention! All of the above terms & conditions apply only to OTP branches that are open on Saturday.

Në fuqi duke filluar nga dt. 20 nëntor 2018
Effective as of November 20th, 2018

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