



PROFESSIONALS TERMS AND CONDITIONS

I.	CURRENT ACCOUNT	ALL	FCY
1.1	Opening	0	0
1.2	Closing	800	8
1.3	Cash deposits and withdrawals		
a	Cash deposit for third parties from non Bank Clients *	0.1 % (min 400)	0.1 % (min 4)
b	Cash Withdrawals with notification (for amounts over 5,000 EUR)	0.01%	
c	Cash withdrawals without notification (for amounts over 5,000 EUR)	0.5% min 2,000 -max 50,000	0.5% min 20 - max 500
d	Cash deposit in Budget Account from Bank Client	100	1
1.4	Monthly maintenance fee	400	4
1.5	Minimum balance in the account	5,000	50
1.6	Account statement	300	3
1.7	Automatic payment order per transaction	100	1
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.		

II.	ONLINE BANKING	ALL	FCY
2.1	Initial fee	300	3
2.2	Monthly fee	250	2.5
2.3	Commission for MOTP (Mobile One Time Password)	0	0

III.	OTP / SMS	ALL	FCY
3.1	Initial fee	0	0
3.2	Monthly fee	150	1.5
3.3	Per message sent	7	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.	SAVINGS AND TERM DEPOSIT ALL FCY	ALL	FCY
4.1	Minimum for opening		
a	Term Deposit	50,000	500
b	Elastic Deposits	30,000	300
c	Elastic Deposits closure	500	5
4.2	Maintenance fee (yearly commission)		
a	Term Deposit -	0	0
b	Elastic Deposits	200	2
4.3	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		

V.	TREASURY BILL	ALL	FCY
5	Treasury Bill discounts	Free	

VI.	PAYMENTS	ALL	FCY
6.1	OUTGOING TRANSFER		
a	National Transfers		
a-1	Within OTP	0	0
a-2	Within OTP in Budget Account In the other banks	50	0.5
a-2		500 ALL (for payments up to 1,499,999) 1,500 ALL (for payments over 1,500,000)	0.25 % (min 15 - max 200) (+2DV)
b	International		
b-1	Transfer Commission	N/A	0.25 % (min 15 - max 200)
c	Common Commissions		
c-1	Payments within the Value Date	0,05% min 5000 - max 20000	0.05 % (min 50 - max 200)
c-2	Comm. for IBAN missing (when mandatory)	N/A	10
c-3	SWIFT commission	N/A	10
c-4	Annulations/ Modification	2,500	25
c-5	Investigation	5,000	50

c-6	Transit Transfer	N/A	0.1% min 10 - max 50
c-7*	SWIFT message delivery (yearly fee)	600	5
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.		
6.2	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	20
b-3	Investigation commission for incoming transfers with discrepancy	500	5

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
c	International	N/A	0.10 % (min 5 - max 100)

VIII.	Credit facility line commission	ALL	FCY
a	Administration Fees		
a-1	Secured with Time Deposit/ Treasury Bills	0.10%	0.10%
a-2	Secured with Bank Guarantee	0.20%	0.20%
a-3	Secured with other collateral	1.00%	1.00%
b	Risk fee		
b-1	Secured with Time Deposit/ Treasury Bills	0.30%	0.3% p.q
b-2	Secured with Bank Guarantee	0.70%	0.7% p.q
b-3	Secured with other collateral	0.70%	0.7% p.q
c	Commitment fee		
c-1	Secured with Time Deposit/ Treasury Bills	0	0
c-2	Secured with Bank Guarantee	0	0
c-3	Secured with other collateral	1.00%	1.00%

IX.	FEES & COMMISSIONS LOANS	ALL	FCY
9.1	Administration Fees		
a	Cash Collateral	0.50%	0.50%
b	Express		
	[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
c	Working Capital / Overdraft	1.25%	1.50%
d	Working Capital / Term Loan	1.25%	1.50%
e	Fixed Assets	1.25%	1.50%
f	Leasing	1.50%	1.50%
9.2	Penalties for overdue Loans	IR + 20%	
9.3	Early payment of loan fee (with company's funds)	3.00%	3.00%
9.4	Early payment of loan fee (with another bank's loan)	5.00%	5.00%
9.5	Commission in case of change of collateral	5,000	50
9.6	Renewal of Credit Line -Administration fee	0.50%	0.50%

X.	CARDS COMMISSIONS	ALL	FCY
10.1	Professional MasterCard		
a	Initial Member fees	500	
b	Monthly fee	200	
c	Initial Member fee for more than one card	500	
d	Monthly fee for more than one card	100	
e	New Card and PIN with client request	700	
f	Card annulation	0	

g	Balance inquiry through OTP ATM	0	
10.2	Common Commission		
a	National Cash advance (outside OTP)	2.00%	
b	International Cash Advance	3.00%	
c	Cash withdraw OTP ATM-s	0	
d	National Cash withdraw Other ATM-s	3.00%	
e	International Cash withdraw ATM	3.00%	
	Balance inquiry through OTP ATM	N/A	
f	National POS purchase	0	
g	International POS purchase	2.50%	
h	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	

XI.	DIFFERENTS COMMISSIONS	ALL	FCY
a	Bank confirmation for non loan	1,000	10
b	Recommendation letter	1,500	15
c	Notification for lost/stolen cheques	500	5
d	Confirmation Current account (audit issues).	2,000	20

XII.	PACKAGES	ALL	FCY
a	PRO Package	450 / Muaj	
Shenim	<p>1. Client shall pay 50% of the membership fee for the card if the card is part of the package and 100% of the membership fee for the card if the card is not part of the package.</p> <p>2. Profit existing package will continue to maintain the same price of 560 Lekë / Month.</p>		

XIII.	CHEQUES	ALL	FCY
13.1	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
13.2	Payments of OTP Bank Cheque		
a	Presented in OTP	0	0
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)
13.3	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		
13.4	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 (**)		
13.5	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		
13.6	Others		
a	Foreign Cheques for collections *	N/A	0.15% (min 20 - max 100)
b	Return of unpaid cheque	N/A	20
Note	* We have not included the commissions for the correspondent banks and courier post		

*These Terms and Conditions will become effective on the April 10th, 2021

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