otpbank



Terms & Conditions 2026

INDIVIDUAL TERMS & CONDITIONS

I.	CURRENT ACCOUNT	ALL	FCY
1.1	Opening a current account	0	0
1.2	Minimum account balance	1,000	10
1.3	Monthly account maintenance commission	150	1.5
Note	For existing clients are applied terms according to the contract		
1.4	Account withdrawal *		
a	Printed in the branch	200	2
Note	* for prints longer than 10 pages an additional commission of 100ALL or 1 FCY is paid		
b	Automatically sent by email to the client's address	0	0
1.5	Closing the current account	700	7
II.	PAYMENT ACCOUNT WITH BASIC SERVICES		
2.1	Opening account	0	N/A
2.2	Minimum account balance	1000	N/A
2.3	Monthly account maintenance commission	0	N/A
2.4	Closing commission	0	N/A
2.5	Membership fee for debit card/ online banking (optional products)	0	N/A
2.6	Monthly fee for debit card/ online banking (optional products)	0	N/A
Note.	Other commissions for daily banking transaction are equal to the terms & conditions of individual client		
III.	ACTIONS WITH ACCOUNTS	ALL	FCY
3.1	Cash deposit in ATMs		
3.1 a	ATM Cash - In		
a-1	Values up to 500,000 LEK / 5,000 Euro	0	0
3.2	Limits for ATM CASH IN transactions *		
a	Daily limit	5'000 Euro (ALL equivalent)	
b	Weekly limit	7'500 Euro (ALL equivalent)	
c	Monthly limit	10'000 Euro (ALL equivalent)	
Note	* Valid for cards: Debit Mastercard, Mastercard Gold, Visa Gold, Visa Credit ALL & Euro.		
3.3	Cash deposit in personal account		
a-1	Values up to 500,000 LEK / 5,000 Euro	0.05% (min 100)	0.05% (min 1)
Note	Applicable in Cities/Branches/Cards that enable Cash-In at ATMs		
a-2	Values over 500,000 - 1,500,000 LEK / 5,000 - 10,000 Euro / up to 10,000 FCY	0	0
a-3	Over 1,500,000 LEK / 10,000 FCY (valute date 0)	0	0.05% (max 30)
a-4	Over 1,500,000 ALL / 10,000 FCY (d+1)	0	0
3.3 b	For branches without ATM cash In - in branches		
b-1	Up to 1,500,000 LEK / 10,000 FCY	0	0
b-2	Over 1,500,000 LEK / 10,000 FCY (valute date 0)	0	0.05% (max 30)
b-3	Over 1,500,000 ALL/ 10,000 FCY (d+1)	0.10% (min 150 - max 3000)	0.1% (min 1.5 - 30 max)
Note	Only coins in ALL currency are accepted		
3.4	Cash deposit for third parties ** (CLIENT / NO CLIENT)		
a	valute date 0** (any amount)	0.15% (min 200- max 5,000)	0.15 % (min 2- max 50)
Note	** For cash deposits within the day (valute date 0) no commission will be applied if the payment is made by the client or a third party in order to: opening accounts / term deposits , saving account; loan installment payment or other loan payments; payment for Overdraft; credit card repayment; costs or other commissions required by the bank		
3.5	Cash withdrawal from the account		

a	Cash withdrawal for amounts up to 70,000 LEK	50	N/A
b	70,001 - 1,500,000 LEK / up to 10,000 FCY 70,001 - 3,500,000 LEK / up to 30,000 FCY*	0	0
c	Over 1,500,000 LEK / 10,000 FCY (by notice) Over 3,500,000 LEK / 30,000 FCY (by notice)*	50	0.5
d	Over 1,500,000 LEK / 10,000 FCY (without notice) Over 3,500,000 LEK / 30,000 FCY (without notice)*	0.025% (min 400- max 2000)	0.025% (min 3 - max 20)
Note	·The commission for withdrawals without notice is applied on the entire amount withdrawn. ·No commission will be applied for cash withdrawals of disbursed loan funds at any time. ·'It is not allowed to divide the amount withdrawn into several other amounts within the same business day. ·*These amounts with * are valid only for Private Banking clients.		
3.6	Banknote exchange for OTP clients	0.5% (min 500)	0.5% (min 5)
IV.	PACKAGES	ALL	FCY
4.1	SMART package		
a	The package contains: Current account; debit card (according to options a-c); sms banking		
b	Maintenance (monthly) Package equipped with MasterCard Debit Card	150	N/A
c	Maintenance (monthly) Package equipped with MasterCard Gold Card **	390	N/A
d	Maintenance (monthly) Package equipped with VISA Gold Card **		3.9
Note	0 comission maintenance for the first year for one year for the new customer to join the Bank		
4.2	SALARY package		
a	The package contains: current account; Elastic deposits (in LEK / EUR); debit card (according to options a-c); sms banking service; online banking service		
b	Maintenace (monthly) Package equipped with Debit MasterCard	100	N/A
c	Maintenace (monthly) Package equipped with MasterCard Gold Card **	200	N/A
d	Maintenance (monthly) Package equipped with VISA Gold Card **	N/A	1.5
4.4	Credit Package		
a	The package contains: current account; sms banking service; online banking service		
b	Package maintenance (monthly)	80	0.8
4.4	Student Package		
a	The package contains: current account in Lek/Euro; debit card; Elastic deposits; SMS banking		
b	Maintenance (monthly) Package equipped with MasterCard Debit Card	0	N/A
c	Cash deposit from third parties to the student's account	0	0
d	Actions in Ecommerce	0	0
4.5	Pension package ISSH agreement		
a	The package contains: current account in lek, debit card, Elastic deposit and optional online		
b	Maintenance (monthly) Package equipped with MasterCard Debit Card	0	N/A
4.6	Pension Package		
a	Package contains: current account in lek / debit card / Elastic deposit		
b	Maintenance (monthly) Package equipped with MasterCard Debit Card	80	N/A
4.7	Package closure commission	Current account maintenance commission	
Note	** MC Gold / VISA Gold - membership commission 300 lek / 3 Euro commission for each sms sent 7 lek / 0.05 Euro		
V.	SAVINGS ACCOUNTS	ALL	FCY

5.1	Minimum limit for opening deposits	5,000	50
5.2	Minimum account balance	1,000	10
5.3	Annual account maintenance commission	200	2
Note	For existing customers, will be applied the terms according to the contract.		
5.4	Account withdrawal *		
a	Printed in the branch	200	2
Note	* for prints longer than 10 pages an additional commission of 100 ALL or 1 EUR / USD is paid		
b	Automatically sent by e-mail to the client's address	0	0
5.5	Closing of Elastic Deposit	500	5
VI	DEBIT CARD COMMISSIONS	ALL	FCY
6.1	Debit MasterCard		
a	Membership fee or per authorized person	0	-
b	Monthly fee	50	-
c	Monthly fee per authorized person	25	-
d	Reprint of the card and PIN at the request of the client	500	-
e	Card cancellation	0	-
g	Card limits		
h	Daily ATMs (Domestic and foreign)	70000	
i	Daily POS (Domestic and foreign) + Ecommerce	235,000	
j	Contactless Limit	4500	
6.2	MasterCard Gold		
a	Membership fee for account holder or authorized person	500	-
c	Monthly fee	300	-
d	Monthly fee per authorized person	150	-
e	Reprint of the card and PIN at the request of the client	700	-
f	Card cancellation	0	-
h	Card limits		
h-1	Daily ATMs (Domestic and foreign)	100,000	
h-2	Daily POS (Domestic and foreign) + Ecommerce	500,000	
h-3	Contactless Limit	4500	
6.3	Visa Gold Card		
a	Membership fee for account holder or authorized person	-	4
b	Monthly fee	-	3
c	Monthly fee per authorized person	-	1.5
d	Reprint of the card and PIN at the request of the client	-	4
f	Card limits		
f-1	Daily ATMs (Domestic and foreign)		500
f-2	Daily POS (Domestic and foreign) + Ecommerce		3500
f-3	Contactless Limit	4500 ALL	
6.4	Joint Commissions for Debit MasterCard (Leke), MasterCard Gold (Leke) and Visa GOLD (euro)		
a	Cash withdrawal at OTP bank ATMs	0%	0%
c	Cash withdrawal at ATMs of other banks within the country	2.50% min 400 ALL	0%
d	Cash withdrawal at ATMs of other banks Abroad	2.50% min 400 ALL	2.50% min 3 EUR
e	Point of Sale (POS) Domestic	0.00%	0.00%
f	Point-of-Sale (POS) Shopping Abroad / Online Shopping	2.50%	2.50%
g	Account statement (in other banks ATMs)	50	0.5
h	-PIN change in ATMs of OTP bank and other banks;	0	0
i	Cash advance within the country (not at OTP Bank counters)	2%	2%
j	Cash Advance abroad	3%	3%
Note	For existing customers, will be applied the terms according to the contract.		
VII	CHARGE BACK	ALL	FCY
7.1	for each type of card	0	

7.2	(fixed commission - applicable only once) - only if it is confirmed that the client has not completed the transaction according to security rules;	20 EUR	
Note	For existing customers, will be applied the terms according to the contract.		
VIII	ONLINE BANKING	ALL	FCY
8.1	Membership fee	200	2
8.2	Monthly fee	150	1.5
8.3	Commission for devices with a one-time password	0	0
Note	For existing customers, will be applied the terms according to the contract.		
IX	OTP / SMS	ALL	FCY
9.1	Membership fee	0	0
9.2	Monthly fee	150	1.5
9.3	Commission for sent sms	7 (VAT included)	0.05
Note	The customer's account will be debited with the respective commission for the SMS received on the 15th of the following month.		
X	TRANSFERS TO OTP BANK	ALL	FCY
10.1	Automatic payment order for the transaction	0	0
10.2	Departure transfer		
10.2.1	National Transfer (Outgoing)		
a-1	Inside the OTP bank	100	1
a-2	Between personal accounts	50	0
a-3	For other banks	0.01% (minimum 500, maximum 1000) for payments up to 10,000,000 ALL, 1,500 ALL for payments over 10,000,000	0-100,000 EUR: 0.02% (min 6, max 20) Over 100,000 EUR: fixed commission 50 EUR Other currencies (USD, GBP, CAD, CHF): 0.25% (min 15, max 200)
a-4	Swift	N/A	EUR 0 Monedha të tjera (USD, GBP, CAD, CHF) 10
10.2.2	International Transfers	N/A	0.15 % (min 10 - max 200)
a-1	International transfers in SEPA	N/A	0-100,000 EUR: 0.02% (min 6, max 20) Over 100,000 EUR: fixed commission 50 EUR Other currencies (USD, GBP, CAD, CHF): 0.25% (min 15, max 200)
a-2	International non-SEPA transfers	N/A	For every amount and currency: 0.25% (min 15, max 200)
a-3	Swift	N/A	0 for SEPA, 10 FCY for non SEPA
a-4	Fee for incoming international transfers.	N/A	3 EUR
10.3	Incoming Transfers		
10.3.1	National Transfer		
a-1	For bank customers	0	EUR: 0 Other currencies (USD, GBP, CAD, CHF): 0.10% (min 6 - max 50)
a-2	Return commission transfers	1500	15
a-3	Commission of inquiry for inaccurate payments	500	5
10.3.2	International Transfers (Incoming)		
a-1	For bank customers	0	0.10 % (min 6 - max 50)
a-2	Return commission transfers	N/A	15

a-3	Commission of inquiry for inaccurate payments	500	5
XI	Transfers via Online Banking	ALL	FCY
11.1	Outgoing transfer within OTP bank	0	0
11.2	Outgoing National Transfer with other banks		
a-1	Transfer 0 - 40,000 LEKË	0	EUR 0-100,000: 0.01% (min 2, max 10) EUR over 100,000: fixed commission EUR 25 Other currencies (USD, GBP, CAD, CHF): 0.15% (min 10, max 130)
a-2	Transfer 40,001 - 10,000,000 ALL	0.005% (min 50,max 500)	
a-3	Transfer over 10,000,000 ALL	750	
11.3	International transfers	N/A	0.10 % (min 5 - max 100)
a	International transfers in SEPA	N/A	0-100,000 EUR: 0.01% (min 2, max 10) Over 100,000 EUR: fixed commission 25 EUR
b	International transfers non SEPA	N/A	For every amount and currency: 0.15% (min 10, max 130)
11.4	Swift for National Transfers	N/A	EUR 0 Monedha të tjera (USD, GBP, CAD, CHF) 10
11.5	Swift for International Transfers	N/A	Transfers in SEPA is 0, Non SEPA Transfers 10 FCY
11.6	Domestic Transfers		
a	Domestic Transfer Limit	1,000,000	10,000
b	Daily Limits	1,000,000	10,000
c	Monthly Limit	5,000,000	50,000
11.7	International Transfers		
a	Transfer Limit		5,000
b	Daily Limits		5,000
c	Monthly Limit		20,000
XII	OTHER COMMISSIONS (FOR BRANCH TRANSFERS AND ONLINE BANKING)	ALL	FCY
a	Payment before the currency date	Transfers in Lek - 3,000 ALL from branch / 1,500 ALL from online banking	Transfers in EUR: 30 EUR via branch / 15 EUR via online Transfers in other currencies (USD, GBP, CAD, CHF): 50 FCY via branch / 25 FCY via online
b	Payment before value date abroad		
b-1	Transfer in SEPA	N/A	30 EUR from branch / 15 EUR from online banking
b-2	Non-SEPA transfer	N/A	EUR - 30 EUR from branch / 15 EUR from online banking Non-SEPA transfers in other currencies (USD, GBP, CAD, CHF) - 50 FCY from branch / 25 FCY from online banking
c	Transfer commission, for lack of IBAN	0	0
d	Modification / Cancellation Transfers	3000	30
e	Transfer investigation	N/A	25

f	Transit transits	N/A	0.1 % (min 10 - max 50)
g	Commission for printed copies of SWIFT_i (at the request of the client)	100	1
h	Comm. ("OUR") for international outgoing transfer (from branch and online banking)	N/A	40 FYC

Note

In case the transfer is executed at the branch, the commission ("OUR") will be charged on the same day the transfer is made. If the transfer is carried out via Online Banking, the commission ("OUR") will be charged the following day (D+1).

Type of transfer	Standard value date	Cutt off time*
Domestic payment AECH	D	12
Domestic payment AIPS -Lek	D	12
Domestic payment AIPS -EUR	D	12
International payments Sepa	D+1	N/A

Cut-off time applicable for paper and on-line payments

XIII	CHECKS	ALL	FCY
13.1	OTP checks		
a	Issuance of bank checks	0.15% (min 1,000 - max 3,000)	0.15% (min 10 - max 30)
b	Equipping the client with a personal checkbook	1,000	10
13.2	OTP Bank Checks, OTP Personal Checks		
a	Payments at our counters		
a.1	In the account	0	0
a.2	Cash	0.1% (min 300 - max 1,500)	0.1% (min 3 - max 15)
b	Payment of OTP Bank bank checks from the counters of other banks	0.15% (min 500 - max 5,000)	0.15 % (min 5 - max 50)
Note	The commission is deducted from the check amount		
13.3	Checks of domestic banks		
a	Payment of bank checks *	0.15 % (min 500 - max 5,000)	0.15 % (min 5 - max 50)
b	Payment of personal checks **	0.15 % (min 500 - max 5,000)	0.15 % (min 5 - max 50)
Note	Currency date for bank check is +2 (*) and for personal check is +4 (**)		
13.4	Traveler's checks		
a	Immediate payment by checkout	N/A	1 % (min 5*)
b	For collection	N/A	0.5 % (min 20 - max 100)
Note	* The commission is for check		
13.5	Others		
a	Foreign checks for collection	N/A	0.15 % (min 20 - max 100)
b	Return of unpaid checks	1,000	10
Note	(1) For foreign currency checks, the currency date shall be determined by the issuing bank.		
c	Commission on the settlement of cash transactions generated by title actions of physical persons who have an account and title in BoA	1500	N/A

XIV	BROKERAGE SERVICES	ALL	FCY
14.1	Brokerage cash account maintenance		
a	Brokerage Cash Account Opening	0	0
b	Brokerage Cash Account Closure	0	0
c	Blocking/Unblocking of Cash in Brokerage account	0	0
14.2	Partecipation in Government Securities Auctions in Albania		
a	Intermediation: Winning Bid	1500 per bid	15 per bid
b	Intermediation: Non-Winning Bid	1500 per bid	15 per bid
c	Order Canceling	0 cut-off time is 15:00 in d-1 of action date	0 cut-off time is 15:00 in d-1 of action date
14.3	Execution of orders in markets		

a	Government Securities (Bonds+ T-Bills) in Albania	0.1% of nominal value min 1500	0.1% of nominal value min 15
b	Fixed Income in International Markets	N/A	0.25% of nominal value min 25
c	Other transferable securities in International Markets (exl. USA)	N/A	0.25% of amount min 25
d	Other transferable securities in USA		
d.1	If price per Other transferable securities ≤20 USD	N/A	0.05 per security min 25
d.2	If price per Other transferable securities > 20 USD	N/A	0.25% of amount min 25
e	Order Canceling (transmitted order)	0	0
f	Order Canceling (non transmitted order)	0	0
NOTE	**Brokerage List of Markets (trading venues): is included and reviewable in the document "Client Order Execution Policy".**		
	Brokerage List of Currencies of securities executable by the Bank: ALL, EUR, USD, GBP, CHF		
14.4	Distibution of Investments Funds (For Private Banking Clients Only)		
a	Entry fee	N/A	0% of the subscribed amount
b	Redemption fee within 3 years from purchase/subscription	N/A	0.5% of the redeemed amount
c	Redemption fee after 3 years from purchase/subscription	N/A	0%
XV	CUSTODY SERVICES	ALL	FCY
15.1	Securities Account maintanance		
a	Securities Account opening	0	0
b	Securities Account closing	0	0
c	Custody fee for securities kept in Albania (Charged twice per year, per each calendar semester)	0.1% p.a. of Nominal Value (calendar semester min. 500, max. 3500)	0.1% p.a. of Nominal Value (calendar semester min. 5, max. 35)
d	Custody fee for securities kept in International safekeeping places (Charged twice per year, per each calendar semester)	N/A	Fixed Income: 0.2% p.a. of Nominal Value Shares & ETFs: 0.2%p.a. of Price Value
e	Safekeeping fee for investment funds	N/A	0% p.a.
NOTE	**The custody fee rate is expressed PER ANNUM (p.a). The custody fee is calculated for each ISIN and considering the days of the relevant month when the securities are credited on the securities account. Day-count convention used for custody fee calculation is Act/Act. The bank will regularly update the database of market prices of other than fixed income instruments, which is the basis for the custody fee calculation. OTP BANK ALBANIA charges custody fee twice per year, correspondingly for each calendar semester.**		
15.2	Transactions fees		
a	Transactions fee in Albania (excluding participation in auctions)	500	5
b	Transactions fee in International safekeeping places	N/A	15 EUR
c	Cancellation of transaction	500	15 EUR
d	Coupon/ Dividend Payments	0	0
e	Nominal Value Redemption	0	0
Note	**List of available Safekeeping places offered: included and reviewable in the document "Client Order Execution Policy".**		
XVI	OTHER COMMISSIONS	ALL	EUR
16.1	Bank Confirmation	1000	10
16.2	Bank Confirmation for active loans	0	0

16.3	Bank Confirmation for closed loans	500	5
16.4	Letter of recommendation to third parties	1500	15
16.5	Loss / theft notification check	1000	10
16.6	Current account confirmation (for audit purposes)	2000	20
XVII	SAFETY DEPOSIT BOXES	EURO	
17.1	SMALL	12 months	
a	10,000	120	
b	50,000	220	
c	100,000	320	
17.2	MEDIUM		
a	10,000	140	
b	50,000	240	
c	100,000	340	
17.3	LARGE		
a	10,000	160	
b	50,000	260	
c	100,000	360	
Note	Equipment with new key in case of damage / loss - 85EUR Safety Deposite Boxes are offered at Private Banking in OTP Bank Albania, Fatmir Haxhiu street, Tiranë.		

Deposits of Individuals, Traders and Trading Companies in OTP Bank Albania are insured up to the amount of 2,500,000 Lek (two million five hundred thousand) by the Deposit Insurance Agency, which operates based on law no. 53/2014, dated 22.05.2014 " For deposit insurance - http://asd.gov.al

*** Working conditions and banking commissions take effect on July 01, 2026**

Banka OTP Albania Sh. a. ● Bul. "Barjam Curri", Downtown Building, Floor 8 ● Tirana, Albania Tel. +355 4 2 280 442/3 ● Mob. +355 68(69) 40 12 121 ● Fax. +355 4 2 280 441 ● www.otpbank.al

PROFESSIONALS TERMS AND CONDITIONS

I.	CURRENT ACCOUNT	ALL	FCY
1.1	Opening	0	0
1.2	Monthly commission for account maintenance	250	2.5
1.3	Closing	800	8
Note	For existing customers, the terms according to the contract will be applied		
1.4	Cash deposits and withdrawals		
a	Cash Withdraws		
a.1	up to 1,500,000 ALL/up to 15,000 FCY	0	0
a.2	over 1,500,000 ALL/15,000 FCY (with notice)	0.025% (min 500-max 2,500)	0.025% (min 5-max 30)
a.3	over 1,500,000 ALL/15,000 FCY (same value date-without notice)	0.15% (max 15,000)	0.15% (max 150)
Note	The commission for withdrawals without notice is applied on the entire amount withdrawn It is not allowed to divide the amount into other amounts		
b	Cash deposit in Budget Account from Bank Client	300	N/A
c	Cash deposit into a business account at the bank branch		
c.1	up to 1,500,000 ALL/up to 30,000 FCY	0	0
c.2	over 1,500,000 ALL/30,000 FCY (same value date)	0	0.02% (max 150)
d	Cash deposit from third parties in the branch		
d.1	value date 0 (for any kind of amount)	0.15% (min 300-max 5,000)	0.15% (min 3-max 50)
d.2	cash depositin coins (per cartridge)	100ALL/per cartridge	N/A
Note	One cartridge is composed of 100 coins;		
1.4	Monthly maintenance fee	250	2.5
1.5	Limits for ATM deposit transactions *		
a	Daily Limit	5'000 Euro (Equivalent ALL)	
b	Weekly Limit	10'000 Euro (Equivalent ALL)	
c	Monthly Limit	20'000 Euro (Equivalent ALL)	
1.5	Minimum balance in the account	5,000	50
1.6	Account statement	300	3
1.7	Automatic payment order per	100	1
1.8	Banknote exchange for OTP	0.5% (min 500)	0.5% (min 5)
II.	SAVINGS DEPOSIT	ALL	FCY
2.1	Minimum limit for opening	30000	300
2.2	Maintenance fee (yearly commission) Elastic	200	2
2.3	Elastic Deposits closure	500	5
Note	For existing customers, the terms according to the contract will be applied		

2.4	Commission for statement of deposit	0	0
III	PAPER PAYMENTS	ALL	FCY
3.1	Outgoing Transfer		
a	National Transfers		
a-1	Within OTP	100	1
a-2	Within OTP in Budget Account	100	N/A
a-3	Within OTP in personal account	50	0.5
a-4	In the other banks	0.01% (min 500, max 1,000) for payments up to 10,000,000 ALL; 1,500 ALL for payments over 10,000,000 ALL	0-100,000 EUR: 0.02% (min 6, max 20) Over 100,000 EUR: fixed commission of 50 EUR Other currencies (USD, GBP, CAD, CHF): 0.25% (min 15, max 200)
a-5	Swift	N/A	EUR: N/A Other currencies (USD, GBP, CAD, CHF): 10
a-6	Payments within the Value Date	0,05% (min 5000 - max 20000)	0.05 % (min 50 - max 200)
b	International		
b-1	Transfer Commission	N/A	0-100,000 EUR: 0.02% (min 6 EUR, max 20 EUR) Over 100,000 EUR: fixed commission of 50 EUR
b-2	Commission for international non-SEPA transfer	N/A	For every amount and currency: 0.25% (min 15, max 200)
c	Common Commissions		
c-1	Domestic early payment prior to value date	3,000 ALL via branch / 1,500 ALL via online banking	Transfers in EUR – 30 EUR from branch / 15 EUR from online banking Other currencies (USD, GBP, CAD, CHF) – 50 FCY from branch / 25 FCY from online banking
c-2	International early payment prior to value date		

c-2.1	Transfer via SEPA	N/A	Transfer fee: 30 EUR via branch / 15 EUR via online banking
c-2.2	Non-SEPA transfer	N/A	Currency EUR – 30 EUR from branch / 15 EUR from online banking Non-SEPA transfers in other currencies (USD, GBP, CAD, CHF) – 50 FCY from branch / 25 FCY from online banking
c-3	Comm. for IBAN missing (when mandatory)	0	0
c-4	SWIFT commission	N/A	Transfers in SEPA is 0, Non SEPA Transfers 7 EUR, FCY
c-5	Annulations/ Modification	3000	30
c-6	Investigation	5000	50
c-7	Transit Transfer	N/A	0.1% (min 10 - max 50)
c-8	SWIFT message delivery (yearly	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.		
3.2	INCOMING TRANSFER		
a	National within OTP		
a-1	OTP Clients	0	EUR: 0 Other currencies
a-2	Transfer Return commission	1500	15
a-3	Investigation commission for incoming	500	5
b	International Transfer		
b-1	OTP Clients	N/A	3 EUR for incoming SEPA transfers. 0.10% (minimum 6, maximum 50) FCY for incoming non-SEPA transfers
b-2	Transfer Return commission	1500	15
b-3	Investigation commission for incoming transfers with discrepancy	500	5
c	Comm. for international outgoing transfer (from branch and online banking)	N/A	40 FCY
c-1	Up to 12.500 FCY	N/A	20

c-2	From 12,501 - 50,000 FCY	N/A	25
c-3	Over 50,000 FCY	N/A	30
Note	In case the transfer will be carried in the branch, the commission ("OUR") will be kept at the moment. If the transfer is made through Online Banking, the commission ("OUR") will be held the next day, d+1.		
IV.	PAYMENTS THROUGH ONLINE	ALL	FCY
a	National within OTP	0	0
a-2	Within OTP in Budget Account	0	0
b	National in other banks		
b-1	Transfers 0 - 40,000 ALL	0	EUR 0–100,000: 0.01% (minimum 2 EUR, maximum 10 EUR) EUR over 100,000:
b-2	Transfers 40,001 - 10,000,000 ALL	0.005% (min 50,max 500)	
b-3	Transfers over 10,000,000 ALL	750	
b-4	Swift	N/A	EUR: 0 EUR Other currencies (USD, GBP, CAD, CHF): 7 FCY
c	International Transfers		
c-1	International SEPA Transfer	N/A	EUR 0–100,000: 0.01% (min2 EUR, max 10 EUR) EUR over 100,000: fixed commission of 25 EUR Other currencies (USD, GBP, CAD, CHF): 0.15% (min 10, max 130 in the respective currency)
c-2	International non-SEPA transfer	N/A	For every amount and currency: 0.15% (min 10, max 130)
c-3	Domestic early payment prior to value date	1500	15 EUR via online banking Other currencies (USD, GBP, CAD, CHF): 25 FCY
c-4	International early payment prior to value date	N/A	15 EUR via online banking Other currencies (USD, GBP, CAD, CHF) 25 FCY via online banking
c-5	Swift	N/A	For Transfers in SEPA is 0, Non Sepa Transfers 10 EUR, FCY

Note	Type of transfer	Standard value date	Cutt off time*
	Domestic payment AECH	D	12
	Domestic payment AIPS -Lek	D	12
	Domestic payment AIPS -EUR	D	12
	International payments Sepa	D+1	N/A
	Cut-off time applicable for paper and on-line payments		
d	Domestic Transfers		
d-1	Domestic Transaction Limit	6,000,000	60,000
d-2	Daily Limit	6,000,000	60,000
d-3	Monthly Limit	25,000,000	250,000
e	International Transfers		
e-1	Transaction Limit		30,000
e-2	Daily Limit		30,000
e-3	Monthly Limit		100,000
V	CREDIT FACILITY LINE	ALL	FCY
a	Administration Fees		
a-1	Secured with Time Deposit/	0.10%	
a-2	Secured with Bank Guarantee	0.20%	
a-3	Secured with other collateral	1.00%	
b	Risk fee		
b-1	Secured with Time Deposit/	0.3% p.q	
b-2	Secured with Bank Guarantee	0.3% p.q	
b-3	Secured with other collateral	0.7% p.q	
b-4	Secured with cash in current	0.2% p.a (min ALL 10,000 / Eur 100)	
c	Commitment fee		
c-1	Secured with Time Deposit/	0	
c-2	Secured with Bank Guarantee	0	
c-3	Secured with other collateral	1.00% p.a	
Note	1.If the cash is in the current account, then no administration commission is applied. 2.If the cash is in the current account, risk commission is applied upfront in issuing and renewal		
VI	FEES & COMMISSIONS LOANS	ALL	FCY
6.1	Administration Fees		
a	Cash Collateral	0.50%	
b	Business 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	Overdraft to max 90.000.000 All	1.25%	
d	Overdraft 90.000.001 - 180.000.000 ALL	1.00%	
e	Revolving Credit Line to max 90.000.000 ALL	1.25%	
f	Revolving Credit Line 90.000.001 - 180.000.000 ALL	1.00%	
g	Working Capital to max 90.000.000 All	1.25%	

h	Working Capital 90.000.001 - 180.000.000 ALL	1.00%	
i	Fixed Assets to max 90.000.000 ALL	1.25%	
j	Fixed Assets 90.000.001 - 180.000.000 ALL	1.00%	
k	Leasing to max 90.000.000 All	1.25%	
l	Leasing 90.000.001 - 180.000.000 ALL	1.00%	
m	Cash Collateral to max 90.000.000 All *(The term of the loan is the same as that of the deposit/ The currency of the deposit is the same as that of the loan)*	0.50%	
n	Cash Collateral 90.000.001 - 180.000.000 ALL *(The term of the loan is the same as that of the deposit/ The currency of the deposit is the same as that of the loan)*	0.50%	
o	Loan application commission (applicable for loans over EUR 300,000)	(min 1,000 EUR - max 3,000 EUR) or equivalent in ALL	
p	Unutilization fee for OD	1.00%	
q	Photovoltaic loan	1.25%	
r	Start-up loan		
r-1	Investment loan	2.25%	
r-2	Working capital	2.25%	
r-3	Overdraft	2.25%	
6.2	Penalties for overdue Loans	Loan interest +20%	
6.3	Early payment of loan fee (with company's funds)	3.00%	
6.4	Early repayment fee (with refinancing from another bank)	5.00%	
6.5	Renewal of Credit Line - Administration fee	0.50	
6.6	Amendment of the loan contract	5,000	
Note	Commission in case of T&C change in loan contract (collateral; guarantor; interest; credit terms; technical OVD renewal; change of business name)		
VII	CARDS COMMISSIONS	ALL	FCY
7.1	Professional MasterCard		
a	Initial Member fees	500	
b	Monthly fee	200	
c	Initial Member fee for more than	500	
d	Monthly fee for more than one	100	
e	New Card and PIN with client	700	

f	Card annulation	0	
g	Balance inquiry through OTP ATM	0	
7.2	Common Commission		
a	National Cash advance (outside OTP)	0	
b	International Cash Advance	0	
c	Cash withdraw OTP ATM-s	0	
d	National Cash withdraw Other ATM-s	0	
e	International Cash withdraw ATM	0	
	Balance inquiry through OTP AtM	N/A	
f	National POS purchase	0	
g	International POS purchase	0	
h	Internet purchase	0	
i	PIN change in OTP ATM-s	0	
j	PIN change in other bank's ATM-s	0	
k	Balance inquiry in OTP ATM-s	0	
l	Balance inquiry in other bank's ATM-s	0	
7.3	Card Limits		
a	ATM Daily (Domestic + International)	150,000	
b	POS Daily (Domestic + International) + E	450,000	
c	Contactless Limit	4 500 ALL	
VIII	DIFFERENT COMMISSIONS	ALL	FCY
a	Bank Confirmation	1000	10
b	Bank Confirmation for active loans	0	0
c	Bank Confirmation for closed loans	500	5
d	Recommendation letter	1,500	15
e	Notification for lost/stolen cheques	500	5
f	Confirmation Current account (audit issues)	2,000	20
IX.	PACKAGES	ALL	FCY
a	PRO Basic Package (without e- banking)	300 / Month	
b	PRO Active Package (without e- banking)	450/ Month	
Note	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. For existing customers, will be applied the terms according to the contract		
X	CHEQUES	ALL	FCY
10.1	OTP Cheques		
a	Issuing Bank Cheques	0.15%	0.15%
b	Issuing personal Cheques	1,000	10
10.2	Payments of OTP Bank Cheque		
a	Presented in OTP	0	0
a.1	Paid in the account	0	0
a.2	Cash	0.1%	0.1%
b	Presented in other banks	0.15%	0.15 %
10.3	Payments of OTP Personal		
a	Presented in OTP		
a.1	Paid in the account	0	0
a.2	Cash	0.1%	0.1%
b	Presented in other banks	0.15%	0.15 %
Note	The commission amount is deducted from the cheque amount		
10.4	Cheques of local banks		
a	Payment of bank Cheques *	0.15 %	0.15 %

b	Payment of Personal Cheques **	0.15 %	0.15 %
Note	The value date for the bank cheques is +2 (*) and for personal cheques +4 (**) For cheques in foreign currency the value date is decided by the bank		
10.5	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		
10.6	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		
XI	BROKERAGE SERVICE	ALL	FCY
11.1	Brokerage cash account maintenance		
a	Brokerage Cash Account Opening	0	0
b	Brokerage Cash Account Closure	0	0
c	Blocking/Unblocking of Cash in Brokerage account	0	0
11.2	Partecipation in Government Securities Auctions in Albania		
b	Intermediation: Winning Bid	1500	15
c	Intermediation: Non-Winning Bid	1500	15
d	Order canceling	0 cut off time is 15:00 in D-1 of Auction Date	0 cut off time is 15:00 in D-1 of Auction Date
11.3	Execution of order in markets		
a	Government Securities (Bonds+ T-Bills) in Albania	0.1% of nom value min 1500	0.1% of nom value min 15
b	Fixed Income in international markets	N/A	0.25% of nom value min 25
c	Other transferable securities in International Markets (exl. USA)	N/A	0.25% of Amount min 25
d	Other transferable securities in USA		
d.1	If price per Other transferable securities ≤20 USD	N/A	0.05 per security min 25
d.2	If price per Other transferable securities > 20 USD	N/A	0.25% of amount min 25
e	Order Canceling (transmitted order)	0	0
f	Order Canceling (non transmitted order)	0	0
Note	Brokerage List of Markets (trading venues): is included and reviewable in the document "Client Order Execution Policy".		
	Brokerage List of Currencies of securities executable by the Bank: ALL, EUR, USD, GBP, CHF		
11.4	Distibution of Investments Funds (For Private Banking Clients Only)		
a	Entry fee	N/A	0% of the subscribed
b	Redemption fee within 3 years from	N/A	0.5% of the redeemed
c	Redemption fee after 3 years from	N/A	0

XV	CUSTODY SERVICES	ALL	FCY
12.1	Securities Account maintanance		
a	Securities Account opening	0	0
b	Seurities Acccount closure	0	0
c	Custody fee for securities kept in Albania	0.1% p.a. of Nominal	0.1% p.a. of Nominal Value
d	Custody fee for securities in International	N/A	Fixed Income: 0.2% p.a. of
e	Safekeeping fee for investment funds	N/A	0% p.a.
Note	The custody fee rate is expressed PER ANNUM (p.a). The custody fee is calculated for each ISIN and considering the days of the relevant month when the securities are credited on the securities account. Day-count convention used for custody fee calculation is Act/Act. The bank will regularly update the database of market prices of other than fixed income instruments, which is the basis for the custody fee calculation. OTP BANK ALBANIA charges custody fee twice per year, correspondingly for each calendar semester.		
12.2	Transaction Fees		
a	Transaction fee in Albania (excl.	500	5
b	Transaction fee in International safekeeping	N/A	15 EUR
c	Cancelation of transaction	500	15 EUR
d	Coupon / dividend payments	0	0
e	Nominal Value Redemtion	0	0
Note	List of available Safekeeping places offered: included and reviewable in the document "Client Order Execution Policy".		

XIII	ONLINE BANKING	ALL	FCY
13.1	Initial fee	300	3
13.2	Monthly fee	250	2.5
13.3	Commission for MOTP (Mobile	-	-
XIV	OTP / SMS	LEKË	Monedhë e Huaj
14.1	Initial fee	0	0
14.2	Monthly fee	150	1.5
14.3	Commission for MOTP (Mobile	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		

XIV	LETTER OF CREDIT	ALL	FCY
14.1	Import		
a	Preadvice		0
b	Issuing Letter of Credit		0.20% (min 200 EUR)
c	Payment at sight		0.3%(min 100 EUR)
d	Deferred payment		0.25% (min 100 EUR)
e	Amendment		70 EUR
f	Examination of Docs		0.10%
g	Cancelation		50 EUR
h	SWIFT fee		10 EUR
i	Discrepancies of documents		50 EUR
14.2	Export		
a	Advising Letter of Credit		0.20% (min 200 EUR)
b	Confirmation Comm		Subject to arrangement
c	Examination of documents and		0.1% min 100 EUR
d	Amendment		70 EUR
e	Handling Docs		50 EUR
f	Cancelation		50 EUR
g	SWIFT-I Commission		10 EUR
h	Advising the Letter of Credit to		0.1% (min 100 EUR)

Note	1.Postal services are not included in the commissions. 2.Swift Commission is applicable in release, amendment and payment. 3.The risk commission for Import Letter of Credits secured with other collateral are collected upfront at the beginning of each quarter. 4. The risk commission for Import Letter of Credits secured with cash in current account are collected upfront in issuing and renewal		
XV	BANK GUARANTEE	ALL	FCY
15.1	Under full cash coverage in ALL		
a-1	Standard text	7,000	70 EUR
a-2	Non-Standard text	10,000	100 EUR
a-3	Amendament	7,000	70 EUR
a-4	Payment for claims	0.4% (min 100 EUR, max 500 EUR)	
a-5	SWIFT	N/A	10 EUR
15.2	Under guarantee Line		
b-1	Standard text	70 EUR	
b-2	Non-Standard text	100 EUR	
b-3	Amendament	70 EUR	
b-4	Payment for claims	0.40% (min 100 EUR, max 500 EUR)	
b-5	SWIFT	10 EUR	
15.3	Guarantee from other bank		
c-1	Advising without committemen	150 EUR	
c-2	Amendament	70 EUR	
c-3	Payment for claims	0.40% (min 100 EUR, max 500 EUR)	
c-4	SWIFT	N/A	10 EUR
15.4	Under counter guarantee from		
d-1	Issuing Fee		0.10 % p.q(min 150 EUR
d-2	Commitment Fee		0.40% p.q(min 100 EUR)
d-3	Amendament		70 EUR
d-4	Payment for claims		0.40% (min 100 EUR, max 500 EUR)
d-5	SWIFT		10 EUR

Note	1. Bank Guarantee Commissions are applied to all bank guarantees, including counter guarantees issued by Bank OTP Albania as well as Stand By Letter of Credit. 2. The risk commission for guarantees secured with other collateral are collected upfron at the beginning of each quarter. 3. The risk commission for guarantees secured with cash in current account are collected upfront in issuing and renewal. 4. Postal and correspondent bank expenses are not included in the commissions. 5. The Swift commission is applied to every release, amendment and payment		
XVI	DOCUMENTARY COLLECTION	ALL	FCY
16.1	Export Document		
a	Document Delivery		0.15%(min 50 EUR, max
b	Payment Commission		0.30% (min 100 EUR)
c	SWIFT		10 EUR
16.2	Import Documents		
a	Notification		0.3%(min 50 EUR, max
b	Payment at sight		0.30%(min 100 EUR, max
c	Payment against acceptence		0.25%(min 100 EUR, max
d	Cancelation		50 EUR
e	Delivery of document from Trade		150 EUR
f	SWIFT		10 EUR
Note	1. Postal and correspondent bank expenses are not included.		
XVII	SMART SAFE DEPOSIT MACHINES New Product	ALL	FCY
17.1	Subscription fee	5000	50
17.2	Monthly maintenace fee	1000	10
17.3	Transactions fees	0	0.03% for deposits exceeding EUR 50,000 max 200
XVIII	SAFETY DEPOSIT BOXES	EURO	
18.1	SMALL	12 Months	
a	10,000 EUR	120	
b	50,000 EUR	220	
c	100,000 EUR	320	
18.2	MEDIUM		
a	10,000 EUR	140	
b	50,000 EUR	240	
c	100,000 EUR	340	
18.3	LARGE		
a	10,000 EUR	160	
b	50,000 EUR	260	
c	100,000 EUR	360	
Note	Equipment with new key in case of damage / loss - 85EUR.		

Deposits of Individuals, Traders and Trading Companies in OTP Bank Albania are insured up to the amount of 2,500,000 Lek (two million five hundred thousand) by the Deposit Insurance Agency, which operates based on law no. 53/2014, dated 22.05.2014 " For deposit insurance - http://asd.gov.al

*These Terms and Conditions will become effective on the July 1st, 2026

Banka OTP Albania Sh. a. ● Bul. "Barjam Curri", Downtown Building, Floor 8 ● Tirana, Albania Tel. +355 4 2 280 442/3 ● Mob. +355 68(69) 40 12 121 ● Fax. +355 4 2 280 441 ● www.otpbank.al

VSB TERMS AND CONDITIONS

I.	CURRENT ACCOUNT	ALL	FCY
1.1	Opening	0	0
1.2	Monthly commission for account	300	3
1.3	Closing	900	9
Note	For existing customers, will be applied the terms according to the contract		
1.4	Cash deposits and withdrawals		
a	Cash Withdraws from the account (for all branches)		
a.1	up to 1,500,000 ALL/up to 15,000 FCY	0	0
a.2	over 1,500,000 ALL/15,000 FCY (with notice)	0.025% (min 500-	0.025% (min 5-max 30)
a.3	over 1,500,000 ALL/15,000 FCY (same value	0.15% (max 15,000)	0.15% (max 150)
Note	The commission for withdrawals without notice is applied on the entire amount withdrawn It is not allowed to divide the amounts into several ranches within the same working day No commission will be applied for cash withdrawals of disbursed loan funds at any time		
b	Cash deposit in Budget Account from Bank	300	N/A
c	Cash deposit into a company account at the branch		
c.1	Up to 1,500,000 ALL/up to 30,000 FCY	0	0
c.2	Over 1,500,000 ALL/30,000 FCY (same value date)	0	0.02% (max 150)
d	Cash deposit from third parties in the branch		
d.1	Same value date (for any kind of amount)	0.15% (min 300-max 5,000)	0.15% (min 3-max 50)
d.2	Cash deposit in coins (per cartridge)	100 ALL/cartridge	N/A
Note	Each cartridge contains 100 coins		
1.4	Limits for ATM deposit transactions *		
a	Daily Limit	5'000 Euro (Equivalent ALL)	
b	Weekly Limit	10'000 Euro (Equivalent ALL)	
c	Monthly Limit	20'000 Euro (Equivalent ALL)	
1.5	Minimum balance in the account	7,000	70
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)
II.	SAVINGS AND TERM DEPOSIT	ALL	FCY
2.1	Minimum for Elastic/ non term deposit opening	30000	300
2.2	Account maintenance fee (yearly commission)	200	2
Note	For existing customers, will be applied the terms according to the contract		
2.3	Elastic Deposits closure	500	5
2.4	Commission for statement of deposit	0	0
III	PAYMENTS THROUGH ONLINE BANKING	ALL	FCY
a	National within OTP	0	0
a-2	Within OTP in Budget Account	0	0
b	National in other banks		
b-1	Transfers 0 - 40,000 ALL	0	EUR 0–100,000: 0.01% (min 2, max 10) EUR +100,000: fixed commission EUR 25 Other
b-2	Transfers 40,001 - 10,000,000 ALL	0.005% (min 50,max 500)	
b-3	Transfers over 10,000,000 ALL	750	
b-4	Swift	N/A	0 EUR; Other currencies (USD, GBP, CAD, CHF): 10 FCY
c	Domestic & International transfers initiated in		

c-1	International SEPA Transfer	N/A	EUR 0–100,000: 0.01% (min 2, max 10) EUR +100,000: fixed commission 25 EUR Other currencies (USD, GBP, CAD, CHF): 0.15% (min 10, max 130)
c-2	International non-SEPA transfer	N/A	For every amount and currency: 0.15% (min 10, max 130)
c-3	Swift	N/A	For Transfers in SEPA is 0, Non SEPA is 10 EUR, FCY
d	Domesic Transfers		
d-1	Transaction Limit	6,000,000	60,000
d-2	Daily Limit	6,000,000	60,000
d-3	Monthly Limit	25,000,000	250,000
e	International Transfers		
e-1	Transaction Limit		30,000
e-2	Daily Limit		30,000
e-3	Monthly Limit		100,000
f	Comm. for international outgoing transfer (from online banking)	N/A	40 FCY
IV.	PAYMENTS IN OTP BANK BRANCHES	ALL	FCY
4.1	Outgoing Transfer		
a	National Transfers		
a-1	Within OTP	100	1
a-2	Within OTP in Budget Account	100	N/A
a-3	Within OTP in personal account	50	0.5
a-4	In the other banks	0.01% (min 500, max 1,000 ALL) for payments up to 10,000,000 ALL	EUR 0–100,000: 0.02% (min 6, max 20) EUR over 100,000: fixed commission 50 EUR Other currencies (USD, GBP, CAD, CHF): 0.25% (min 15, max 200)
a-5	SWIFT commission	N/A	EUR: N/A Other currencies (USD, GBP, CAD, CHF): 10 FCY
b	International		
b-1	Transfer fee for international SEPA transfers	N/A	EUR 0–100,000: 0.02% (min 6, max 20) EUR over 100,000: fixed commission 50 EUR Other currencies (USD, GBP, CAD, CHF): 0.25% (min 15, max 200)
b-2	Transfer fee for international non-SEPA transfers	N/A	For every amount and currency: 0.25% (min 15, max 200)

c	Comm. ("OUR") for international outgoing transfer (from branch)	N/A	40 FCY
4.2	Incoming Transfer		
a	National Transfer		
a-1	OTP Clients	0	EUR: 0 Other currencies (USD, GBP, CAD, CHF): 0.10% (min 6, max 50)
a-2	Transfer Return commission	3000	30
a-3	Investigation commission for incoming transfers with discrepancy	500	5
b	International Transfer		
b-1	OTP Clients	N/A	EUR: 0 for SEPA 0.10% (min 6, max 50) FCY for non SEPA
b-2	Transfer Return commission	1500	15
b-3	Investigation commission for incoming transfers with discrepancy	500	5
c	Common Commissions (for transfers in OTP Bank branches and Online Banking)		
c-1	Payment before value date within the country	3,000 ALL from branch / 1,500 ALL via online Banking	Transfer in EUR: 30 EUR from branch / 15 EUR via online banking Other currencies (USD, GBP, CAD, CHF): 50 FCY from branch / 25 FCY via online banking
c-2	Payment before value date outside the country	N/A	SEPA transfer: 30 EUR from branch / 15 EUR via online Non-SEPA transfer in EUR: 30 EUR from branch / 15 EUR via online Non-SEPA transfer in other currencies (USD, GBP, CAD, CHF): 50 FCY from branch / 25 FCY via online banking
c-3	Comm. for IBAN missing	0	0
c-4	SWIFT commission	N/A	For SEPA Transfers is 0, Non SEPA is 10 EUR, FCY
c-5	Annulations/ Modification	3000	30
c-6	Fee for incoming international transfers	N/A	3 EUR
c-7	Investigation	5,000	50
c-8	Transit Transfer	N/A	0.1 % (min 10 - max 50)
Note	When the commissions are "OUR", we have to add the correspondent bank expenses.		

Note	Type of transfer	Standard value date	Cutt off time*
	Domestic payment AECH	D	12
	Domestic payment AIPS -Lek	D	12
	Domestic payment AIPS -EUR	D	12
	International payments Sepa	D+1	N/A
	Cut-off time applicable for paper and on-line payments		

V.	TRANSFERS BY E - MTO	ALL	FCY
a	National transfers inside OTP Bank	0	0
b	National transfers with other banks		
b-1	Transfers 0 - 20,000 ALL	500	0.25 %
b-2	Transfers 20,001 - 1,499,999 ALL	500	0.25 %
b-3	Transfers mbi 1'500'000 LEK	1,500	0.25 %
c	International Transferta	N/A	0.25 %
VI.	COMMISSIONS FOR GUARANTEE FACILITIES FOR	ALL	FCY
a	Administration Commission		
a-1	--Secured with Time Deposit/Treasury bonds*	0.10%	
a-2	- Secured with Bank Guarantee	0.20%	
a-3	- Secured with Other Collateral	1.00%	
b	Risk Commission		
b-1	- Secured with Time Deposits / Treasury Bills *	0.3% p.q	
b-2	- Secured with Bank Guarantee	0.3% p.q	
b-3	- Secured with Other Collateral	0.7% p.q	
b-4	- Secured with cash in current account	0.2%p.a (min All 10,000 or Eur 100)	
c	Commitment Fee		
c-1	- Secured with Time Deposits / Treasury Bills *	0.00%	
c-2	- Secured with Bank Guarantee	0.00%	
c-3	- Secured with Other Collateral	1.00% p.a	
Note	1.If the cash is in the current account, then no administration commission is applied.		
VI	AUTOMATIC MAIL SERVICE	ALL	FCY
6.1	Daily account statement (monthly applicable)	300	3
6.2	Monthly account statement (monthly applicable)	300	3
6.3	SWIFT message delivery (yearly fee)	N/A	10 EUR
VII	FEES & COMMISSIONS LOANS	ALL	FCY
7.1	Administration Fees		
a	Overdrafts (Cash Collateral)	0.50%	0.50%
b	Business 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	Overdraft to max 90.000.000 All	1.25%	
d	Overdraft 90.000.001 - 180.000.000 ALL	1.00%	
e	Revolving Credit Line to max 90.000.000 ALL	1.25%	
f	Revolving Credit Line 90.000.001 - 180.000.000 ALL	1.00%	
g	Working Capital to max 90.000.000 All	1.25%	
h	Working Capital 90.000.001 - 180.000.000 ALL	1.00%	
i	Fixed Assets to max 90.000.000 ALL	1.25%	
j	Fixed Assets 90.000.001 - 180.000.000 ALL	1.00%	
k	Leasing to max 90.000.000 All	1.25%	
l	Leasing 90.000.001 - 180.000.000 ALL	1.00%	
m	Cash Collateral to max 90.000.000 All *(The term of the loan is the same as that of the deposit/ The currency of the deposit is the same as that of the loan)*	0.50%	

n	Cash Collateral 90.000.001 - 180.000.000 ALL *(The term of the loan is the same as that of the deposit/ The currency of the deposit is the same as that of the loan)*	0.50%	
o	Loan application commission (applicable for loans above EUR 300,000)	(min 1,000 EUR - max 3,000 EUR) or equivalent in ALL	
p	Un-utilization fee for OD	1.00%	
q	Photovoltaic loan	1.25%	
r	Start-up loan		
r-2	Investment loan	2.25%	
r-4	Working capital loan	2.25%	
r-6	Overdraft	2.25%	
7.2	Penalties for overdue Loans	IR + 20%	
7.3	Early payment of loan fee (with company's funds)	3.00%	
7.4	Early payment of loan fee (with another bank's loan)	5.00%	
7.5	Renewal of Credit Line - Administration fee	0.50%	
7.6	Amendment of the loan contract	5,000	
Note	Commission in case of T&C change in loan contract (collateral; guarantor; interest; credit terms; technical OVD renewal; change of business name)		
VIII	CARDS COMMISSIONS	ALL	FCY
8.1	Business MasterCard		
a	Initial member fee for the first card	1,000	-
b	Monthly fee for the first card	300	-
c	Initial member fee per additional card over the first one	500	-
d	Monthly fee per additional card over the first one	150	-
e	New Card and PIN with client request	700	-
f	Card annulations	0	-
8.2	Common Commissions other then above		
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%	-
f	Balance inquiry through OTP ATM	N/A	-
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	-
8.3	Card Limits		
a	ATM Daily (Domestic + International)	250,000	
b	POS Daily (Domestic + International) + E Commerce	650,000	
IX	PACKAGES	ALL	FCY
9.1	VIZION Basic Package (without e-banking)	350 ALL / Month	
9.2	VIZION Active Package (include online banking)	550 ALL / Month	
Note	1. The package doesn't include the additional card. The additional card will be charged according to the price list. The client will pay 50% of the initial fee of the first card if it is inside the packages. 2. The existing Evolution Package will continue to hold the same price of 710 ALL / Month.		
X	DIFFERENTS COMMISSIONS	ALL	FCY
10.1	Bank Confirmation	1000	10
10.2	Bank Confirmation for active loans	0	0
10.3	Bank Confirmation for closed loans	500	5

10.4	Recommendation letter	1,500	15
10.5	Notification for lost/stolen cheque	500	5
10.6	Confirmation Current account (for audit issues)	2,000	20
XI	CHEQUES	ALL	FCY
11.1	OTP Cheques		
a	Issuing Bank Cheques	0.15%	0.15%
b	Issuing personal Cheques	1,000	10
11.2	Payments of Bank Cheque		
a	Presented in OTP		
a.1	Paid in the account	0	0
a.2	Paid in Cash	0.1%	0.1%
b	Presented in other banks	0.1%	0.1%
11.3	Payments of 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	0.1%	0.1%
Note	The commission amount is deducted from the cheque amount		
11.4	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		
11.5	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 %
Note	* The commission is per cheque		
11.6	Others		
a	Foreign Cheques for collections *	N/A	0.15%
b	Return of unpaid cheque	N/A	20
Note	* We have not included the commissions for the correspondent banks and courier post		
XII	BROKERAGE SERVICE	ALL	FCY
12.1	Brokerage cash account maintenance		
a	Brokerage Cash Account Opening	0	0
b	Brokerage Cash Account Closure	0	0
c	Blocking/Unblocking of Cash in Brokerage account	0	0
12.2	Partecipation in Government Securities Auctions in Albania		
a	Intermediation: Winning Bid	1500 per bid	15 per bid
b	Intermediation: Non-Winning Bid	1500 per bid	15 per bid
c	Order cancel	0 cut-off time is 15:00 in d-1 of action date	0 cut-off time is 15:00 in d-1 of action date
12.3	Execution of orders in markets		
a	Government Securities (Bonds+ T-Bills) in Albania	0.1% of nom value min 1500	0.1% of nom value min 15
b	Fixed Income in International Markets	N/A	0.25% of nom value min 25
c	Other transferable securities in International Markets (exl. USA)	N/A	0.25% of Amount min 25
d	Other transferable securities in USA		
d.1	If price per Other transferable securities ≤20 USD	N/A	0.05 per security
d.2	If price per Other transferable securities > 20 USD	N/A	0.25% of amount
e	Order Canceling (transmitted order)	0	0
f	Order Canceling (non transmitted order)	0	0
Note	Brokerage List of Markets (trading venues): is included and reviewable in the document "Client Order Execution Policy".		

	Brokerage List of Currencies of securities executable by the Bank: ALL, EUR, USD, GBP, CHF		
12.4	Distibution of Investments Funds (For Private Banking Clients Only)		
a	Entry fee	N/A	0.05 per share min 25
b	Redemption fee within 3 years from	N/A	0.25% of Amount min
c	Redemption fee after 3 years from	0	0
XIII	CUSTODY SERVICE	ALL	EUR
13.1	Securities Account maintanance		
a	Securities Account opening	0	0
b	Securities Account closing	0	0
c	Custody fee for securities in Albania (Charged twice	0.1% p.a. of Nominal Value	0.1% p.a. of Nominal Value
d	Custody fee for securities kept in International	N/A	Fixed Income: 0.2% p.a. of
e	Safekeeping fee for investment funds	N/A	0% p.a.
Note	The custody fee rate is expressed PER ANNUM (p.a). The custody fee is calculated for each ISIN and considering the days of the relevant month when the securities are credited on the securities account. Day-count convention used for custody fee calculation is Act/Act. The bank will regularly update the database of market prices of other than fixed income instruments, which is the basis for the custody fee calculation. OTP BANK ALBANIA charges custody fee twice per year, correspondingly for each calendar semester.		
13.2	Transactions fees		
a	Transactions fee in Albania (excluding participation in auctions)	500	5
b	Transactions fee in International safekeeping places	N/A	15 EUR
c	Cancelation of transaction	500	15 EUR
d	Coupon / dividend payments	0	0
e	Nominal Value Redemtion	0	0
Note	List of available Safekeeping places offered: included and reviewable in the document "Client Order Execution Policy".		
XIV	ONLINE BANKING	ALL	FCY
14.1	Initial fee	1000	10
14.2	Monthly fee	700	7
14.3	Commission for MOTP (Mobile One Time	0	0
14.4	Smart Card	9000	90
14.5	New Smart Card in case of lost/stolen	7000	70
XV	SOGE / SMS	ALL	FCY
15.1	Initial fee	0	0
15.2	Monthly fee	150	1.5
15.3	Per message sent	7 (VAT included)	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. For Trade Finance Products (Bank Guarantees, Letters of Credits and Documents for Collection), please refer to the terms and conditions for Business Clients.		
XVI	LETTER OF CREDIT	ALL	FCY
16.1	Import		
a	Preadvice		0
b	Issuing Letter of Credit		0.20% (min 200 EUR)
c	Payment at sight		0.30%
d	Deferred payment		0.25%
e	Amendment		70 EUR
f	Examination of Docs		0.10%
g	Cancelation		50 EUR
h	SWIFT fee		10 EUR
i	Discrepancies of documents		50 EUR
16.2	Export		
a	Advising Letter of Credit		0.20% (min 200 EUR)
b	Confirmation Comm		Subject to
c	Examination of documents and payment		0.10%
d	Amendment		70 EUR
e	Handling Docs		50 EUR
f	Cancelation		50 EUR
g	SWIFT-I Commission		10 EUR
h	Advising the Letter of Credit to another bank		0.1% (min 100 EUR)

Note	1.Postal services are not included in the commissions. 2.Swift Commission is applicable in release, amendment and payment. 3.The risk commission for Import Letter of Credits secured with other collateral are collected upfront at the beginning of each quarter. 4. The risk commission for Import Letter of Credits secured with cash in current account are collected upfront in issuing and renewal.

XVII	BANK GUARANTEE	ALL	FCY
17.1	Under full cash coverage in ALL*		
a-1	Standard text	7,000	70 EUR
a-2	Non-Standard text	10,000	100 EUR

a-3	Amendament	7,000	70 EUR
a-4	Payment for claims	0.40%	
a-5	SWIFT	N/A	10 EUR
17.2	Under guarantee Line		
b-1	Standard text	70 EUR	
b-2	Non-Standard text	100 EUR	
b-3	Amendament	70 EUR	
b-4	Payment for claims	0.40% (min 100 - max 500 EUR)	
b-5	SWIFT	10 EUR	
17.3	Guarantee from other bank		
c-1	Advising without committemen	150 EUR	
c-2	Amendament	70 EUR	
c-3	Payment for claimst	0.40% (min 100 - max 500 EUR)	
c-4	SWIFT	N/A	10 EUR
17.4	Under counter guarantee from other bank		
d-1	Issuing Fee		0.10 % p.q
d-2	Commitment Fee		0.40% p.q
d-3	Amendament		70 EUR
d-4	Payment for claims		0.40%
d-5	SWIFT		10 EUR
Note	1. Bank Guarantee Commissions are applied to all bank guarantees, including counter guarantees issued by Bank OTP Albania as well as Stand By Letter of Credit. 2. The risk commission for guarantees secured with other collateral are collected upfront at the beginning of each quarter. 3. The risk commission for guarantees secured with cash in current account are collected upfront in issuing and renewal. 4. Postal and correspondent bank expenses are not included in the commissions. 5. The Swift commission is applied to every release, amendment and payment		
XVIII	DOCUMENTARY COLLECTION	ALL	FCY
18.1	Export Document		
a	Document Delivery		0.15%
b	Payment Commission		0.30% (min 100 EUR)
c	SWIFT		10 EUR
18.2	Import Documents		
a	Notification		0.30%
b	Payment at sight		0.30%
c	Payment against acceptence		0.25%
d	Cancelation		50 EUR
e	Delivery of document from Trade Finance (free of payment)		150 EUR
f	SWIFT		10 EUR
Note	1. Postal and correspondent bank expenses are not included.		
XIX	SMART SAFE DEPOSIT MACHINES New Product	ALL	FCY
19.1	Subscription fee	5000	50
19.2	Monthly maintenace fee	1000	10
19.3	Transactions fees	0	0.03% for deposits exceeding EUR 50,000 max 200
XX	SAFETY DEPOSIT BOXES	EURO	
20.1	SMALL	12 Months	
a	10,000	120	
b	50,000	220	
c	100,000	320	
20.2	MEDIUM		
a	10,000	140	
b	50,000	240	
c	100,000	340	
20.3	LARGE		
a	10,000	160	

b	50,000	260
c	100,000	360
Note	Equipment with new key in case of damage / loss - 85EUR Safety Boxes are available at Private Banking in OTP Bank Albania, Fatmir Haxhiu street, Tiranë.	

Deposits of Individuals, Traders and Trading Companies in OTP Bank Albania are insured up to the amount of 2,500,000 Lek (two million five hundred thousand) by the Deposit Insurance Agency, which operates based on law no. 53/2014, dated 22.05.2014 " For deposit insurance - http://asd.gov.al

*These Terms and Conditions will become effective on July 01st, 2026

CORPORATE & SME SEGMENT T&C

I.	CURRENT ACCOUNT	ALL	FCY
1.1	Opening of the account	0	0
1.2	Closing of the account	3,000	30
Note	For existing customers, will be applied the terms according to the contract		
1.3	Cash deposits and withdrawals		
a	Cash deposit from Clients/non Bank Clients *	0.1% (min 150 - max 3,000)	0.1% (min 1.5 - max 250)
b**	Cash deposit in the company's account, from the company, over ALL 6,000,000	0.01% (max 20,000)	0.06% (max 200)
c	Cash deposit in coins (coin rolls)	100 lek/coin rolls	n/a
d	Cash Withdraws with notification (amounts over 1,500,000 ALL /15,000 EUR)	0.025% (min 1,000 - max 5,000)	0.025% (min 10 - max 50)
c	Cash withdrawals without notification (amounts	0.15% (max 30,000)	0.15% (max 300)
Note	Each coin rolls contains 100 coins; The commission for withdrawals without notice is applied on the entire amount withdrawn; It is not allowed to divide the amount into several tranches within the same working day; No commission will be applied for cash withdrawals of disbursed loan funds at any time; If the total amount of cash withdrawals/depositing in different transactions and/or different branches is above the threshold, the bank reserves the right to apply the published commission.		
1.4	Limits for ATM deposit transactions *		
a	Daily Limit	5'000 Euro (Equivalent in ALL)	
b	Weekly Limit	10'000 Euro (Equivalent in ALL)	
c	Monthly Limit	20'000 Euro (Equivalent in ALL)	
Note	*Valid for cards: Debit Mastercard, Mastercard Gold, Visa Gold, Visa Credit ALL & Euro.		
1.5	Monthly account maintenance fee	500	5
Note	For existing customers, will be applied the terms according to the contract		
1.6	Minimum balance in the account	7,000	70
1.7	Account statement	300	3
1.8	Automatic payment order per transaction	150	1.5
1.9	Banknote exchange for OTP Clients	0.5% (min 500)	0.5% (min 5)
Note	*For the payment of Insurance Policy and Social Insurance for farmer will be applied 50 ALL and for voluntary contribution 100 ALL, respectively 0.5 EUR / USD and 1 EUR/ USD in foreign currency; Cash deposits from third parties for installment payments of our clients' loans, no commission will be applied; The company itself is referred to the shareholder, the administrator, employees of the company presented with authorization; At the Cash desk are accepted only coins in Lek currency.		

II.	SAVINGS AND TERM DEPOSIT	ALL	FCY
2.1	Minimum amount for deposit opening		
a	Term Deposit	50,000	500
b	Elastic Deposit (savings)	30,000	300
c	Elastic Deposits closure	1,500	15
Note	For existing customers, will be applied the terms according to the contract		
2.2	Maintenance fee (yearly commission)		
a	Term Deposit*	0	0
b	Elastic Deposit (savings)	0	0
2.3	Commission for issuing account statement on deposit		
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		

III	TRANSFERS	ALL	EUR	FCY
3.1	OUTGOING TRANSFER - PAPER BASED			
a	Transfers Within OTP Bank	20	0.2	0.2
b	Domestic Outgoing Transfers			
b-1	Amounts up to 10,000,000 ALL/100,000 EUR/FCY	0.01% (min 500, max 1,000)	0.02% (min 6, max 20)	0.25% (min 15, max 200)
b-2	Amounts over 10,000,000 ALL/100,000 EUR/FCY	1,500	50	
b-3	Commission for urgent value date (applicable after cut off time 12.00)	3,000	30	100
b-4	SWIFT commission	N/A	N/A	10
c	International Outgoing Transfers			
c-1	International Outgoing Transfers - SEPA			
c-1.1	Amounts up to 100,000 EUR/FCY	N/A	0.02% (min 6, max 20)	N/A
c-1.2	Amounts over 100,000 EUR/FCY		50	
c-1.3	Commission for urgent value date		30	
c-1.4	SWIFT commission	0	0	0
c-2	International Outgoing Transfers - NON SEPA			
c-2.1	Every Amount	N/A	0.25% (min 15, max 200)	0.25% (min 15, max 200)
c-2.2	Commission for urgent value date		30	100
c-2.3	SWIFT commission		10	10
c-2.4	OUR commission		40	40
3.2	OUTGOING TRANSFER - ONLINE BANKING			
a	Transfers Within OTP Bank	0	0	0
b	Domestic Outgoing Transfers			
b-1	Amounts up to 40,000 ALL	0	Up to EUR 100,000 0.01% (min 2, max 10)	0.15% (min 10, max 130)
b-2	Amounts 40,000.01 up to 10,000,000 ALL	0.005% (min 50, max 500)		
b-3	Amounts over 10,000,000 ALL/100,000 EUR/FCY	750	25	
b-4	Commission for urgent value date (applicable after cut off time 12.00)	3,000	30	100
b-5	SWIFT commission	N/A	N/A	7
c	International Outgoing Transfers			
c-1	International Outgoing Transfers - SEPA			
c-1.1	Amounts up to 100,000 EUR/FCY	N/A	0.01% (min 2, max 10)	N/A
c-1.2	Amounts over 100,000 EUR/FCY		25	

c-1.3	Commission for urgent value date		30	
c-1.4	SWIFT commission	0	0	0
c-2	International Outgoing Transfers - Non-SEPA			
c-2.1	Every Amount	N/A	0.15% (min 10, max 130)	0.15% (min 10, max 130)
c-2.2	Commission for urgent value date		30	100
c-2.3	SWIFT commission		7	7
c-2.4	OUR commission		40	40
d	Other Commissions for Outgoing Transfers			
d-1	Amendment/cancellation/Investigation of outgoing payments	3,000	30	30
d-2	Commission for IBAN missing	0	0	0
d-3	Transit Transfer	N/A	0.1% (min 10 - max 50)	0.1% (min 10 - max 50)
Note	In case any other applicable commission arises after the transfer has been processed, and if there is no balance in the current account, debit interest for unauthorized overdraft in the respective currency will be applied.			
3.3	INCOMING TRANSFER			
a	National Transfer	0	0	0.15% (min 7, max 70)
b	International Incoming Sepa*	N/A	3	N/A
c	International Incoming NON-Sepa*	N/A	0.15% (min 7 - max 70)	0.15% (min 7, max 70)
d	Other commissions for Incoming Transfers			
d-1	Amendment/investigation of incoming payments	3,000	30	30
d-2	Commission for cancellation only for NON-Sepa transfers	0	15	15

Type of transfer	Standard value date	Cutt off time*
Domestic payment AECH	D	12.00
Domestic payment AIPS - ALL	D	12.00
Domestic payment AIPS - EUR	D	12.00
International payments SEPA	D+1	N/A
**Note: Cut-off time applicable for paper and on-line payments*		

IV	CREDIT FACILITY LINE COMMISSIONS	ALL	EUR
a	Administration Fee		
a-1	Secured with Time Deposits / Treasury Bills*	0.10%	
a-2	Secured with Bank Guarantee **	0.20%	
a-3	Secured with Other Collateral	1.00%	
b	Risk Fee		
b-1	Secured with Time Deposits / Treasury Bills	0.3% p.q	

b-2	Secured with Bank Guarantee **	0.3% p.q	
b-3	Secured with Other Collateral	0.7% p.q	
b-4	Secured with cash in current account	0.2% p.a (min ALL 10,000 or EUR 100)	
c	Commitment Fee*		
c-1	Secured with Time Deposits / Treasury Bills	0.00%	
c-2	Secured with Bank Guarantee **	0.00%	
c-3	Secured with Other Collateral	1.00% p.a	
Note	*If the cash is in the current account, then no administration commission is applied. ** As per Bank' decision.		
V	LETTER OF CREDIT	ALL	FCY
5.1	Import		
a	Preadvice	N/A	0
b	Issuing Letter of Credit		0.20% (min 200 EUR)
c	Payment at sight		0.30% (min 100 EUR)
d	Deferred payment		0.25% (min 100 EUR)
e	Amendment		70 EUR
f	Examination of Docs		0.10% (min 100 EUR)
g	Cancelation		50 EUR
h	SWIFT fee		10 EUR
i	Discrepancies of documents		50 EUR
5.2	Export		
a	Advising Letter of Credit	N/A	0.20% (min 200 EUR)
b	Confirmation Commission		Subject of Approval
c	Examination of documents and payment		0.10% (min 100 EUR)
d	Amendment		70 EUR
e	Handling Docs		50 EUR
f	Cancelation		50 EUR
g	SWIFT-I Commission		10 EUR
h	Advising the Letter of Credit to another bank		0.10% (min 100 EUR)
Note	1. Postal services are not included in the commissions. 2. Swift Commission is applicable in release, amendment and payment. 3. The risk commission for Import Letter of Credits secured with other collateral are collected upfront at the beginning of each quarter. 4. The risk commission for Import Letter of Credits secured with cash in current account are collected upfront in issuing and renewal.		
VI	BANK GUARANTEE	ALL	FCY
a	Under full cash coverage in ALL*		
a-1	Standard text	7,000	70 EUR
a-2	Non-Standard text	10,000	100 EUR
a-3	Amendment	7,000	70 EUR
a-4	Payment for claims	0.40% (min 100 EUR, max 500 EUR)	
a-5	SWIFT	N/A	10 EUR
b	Under guarantee Line		
b-1	Standard text	70 EUR	
b-2	Non-Standard text	100 EUR	
b-3	Amendment	70 EUR	
b-4	Payment for claims	0.40% (min 100 EUR, max 500 EUR)	
b-5	SWIFT	10 EUR	
c	Guarantee from other bank		

c-1	Advising without commitment	150 EUR	
c-2	Amendment	70 EUR	
c-3	Payment for claims	0.40% (min 100 EUR, max 500 EUR)	
c-4	SWIFT	N/A	10 EUR
d	Under counter guarantee from other bank		
d-1	Issuing Fee		0.10% p.q (min 150 EUR)
d-2	Commitment Fee		0.40% p.q (min 100 EUR)
d-3	Amendment		70 EUR
d-4	Payment for claims		0.40% (min 100 - max 500 EUR)
d-5	SWIFT		10 EUR
Note	1. Bank Guarantee Commissions are applied to all bank guarantees, including counter guarantees issued by Bank OTP Albania as well as Stand By Letter of Credit.		
VII	DOCUMENTARY COLLECTION	ALL	FCY
7.1	Export Document		
a	Document Delivery	N/A	0.15% (min 50 - max 200 EUR)
b	Payment Commission		0.30% (min 100 EUR)
c	SWIFT		10 EUR
7.2	Import Documents		
a	Notification		0.30% (min 50 - max 500 EUR)
b	Payment at sight		0.30% (min 100 - max 1,000 EUR)
c	Payment against acceptance	N/A	0.25% (min 100 - max 1,000 EUR)
d	Cancelation		50 EUR
e	Delivery of document from Trade Finance (free of		150 EUR
f	SWIFT		10 EUR
Note	1. Postal and correspondent bank expenses are not included. 2. The Swift commission is applied to notification and payment.		
VIII	DROP BOX SERVICE	ALL	FCY
8.1	Subscription Fee (yearly fee)	7,000	N/A
IX*	SMART CASH DEPOSIT MACHINES	ALL	FCY
9.1	Subscription fee	10,000	100 EUR
9.2	Monthly maintenance fee	2,000	20 EUR
9.3	Transaction fees for smart cash deposit	0	0.03% (max 200 EUR) for deposits over 50,000 EUR
Note	The monthly fee will be applied to each account with an active 'Smart Safe Deposit Box' service, regardless of the currency		
X	AUTOMATIC MAIL SERVICE	ALL	FCY
10.1	Daily account statement (monthly applicable)	300	3
10.2	Monthly account statement (monthly applicable)	300	3
10.3	SWIFT message delivery (yearly fee)	N/A	10 EUR

XI	FEES AND COMMISSIONS LOAN		ALL	FCY
11.1	CORPORATE CLIENTS			
a	Administration Fees			
a-1	Overdrafts (Cash Collateral)		1.00%	1.00%
a-2	Fixed Assets (Cash Collateral)		1.00%	1.00%
a-3	Mortgage		1.00%	1.00%
a-4	Other		1.00%	1.00%
a-5	Leasing		1.25%	1.25%
b	Penalties for overdue Loans		Loan Interest + 20%	
c	Early payment of loan fee		3.00%	
d	Commission in case of change of collateral		50,000	500
e	Renewal of Credit Line -Administration fee		0.50%	
f	Commitment fees		1.50%	1.20%
11.2	CORPORATE CLIENTS			
a	Administration Fees			
a-1	Overdrafts (Cash Collateral)		0.50%	0.50%
a-2	Overdrafts (Mortgage)		1.50%	1.25%
a-3	Overdrafts (Other)		1.50%	1.25%
a-4	Fixed assets (Cash Collateral)		0.50%	0.50%
a-5	Fixed Assets (Mortgage)		1.25%	1.25%
a-6	Fixed Assets (Other)		1.25%	1.25%
a-7	Transport and Equipment Leasing		1.50%	1.50%
b	Penalties for overdue Loans		Loan Interest + 20%	
c	Early payment of loan fee		3.00%	
d	Commission in case of change of collateral		10,000	100
e	Renewal of Credit Line -Administration fee		0.50%	

XII	SWIFT SERVICES	ALL	EUR
12.1	Mt 101 service		
a	Implementation fee (one time fee)	150 EUR	
b	Amendment fee	75 EUR	
c	Monthly fee	3,500	35
12.2	Mt 940 service		
a	Implementation fee (one time fee)	150 EUR	
b	Amendment fee	75 EUR	
c	Monthly fee per account	3,500	35

XIII	ONLINE BANKING	ALL	FCY
13.1	Initial fee		
a	Viewer	1,000	10
b	Single User	1,000	10
c	Multi User	2,000	20
d	Multi Level Signing	2,000	20
13.2	Monthly fee		
a	Viewer	600	5
b	Single User	1,000	10
c	Multi User	1,000	10
d	Multi Level Signing	1,000	10
13.3	Fee per transaction	0	0

13.4	Smart Card / USB	9,000	90
13.5	New Smart Card in case of lost/stolen	7,000	70
13.6	Commission for MOPT (Mobile One Time Password)	700	7
XIV	OTP / SMS	ALL	FCY
14.1	Initial fee	0	0
14.2	Monthly fee	300	3
14.3	Per message sent	10	0.07
Note	Clients account will be debited the 15th of the coming month. The account will be debited for all the SMS that the bank will send for the SMS Banking service. For existing customers, will be applied the terms according to the contract		
XV	PACKAGES	ALL	FCY
15.1	EVOLUTION SMS / NET	710 ALL / Monthly	
15.2	EVOLUTION Transaction	1,400 ALL / Monthly	
Note	The package Evolution OTP SMS/NET includes: Current account in ALL, MasterCard Business Card and E-Banking (Viewer), SMS Banking.		
XVI	OTHER COMMISSIONS	ALL	FCY
16.1	Bank confirmation for non loan	1,000	10
16.2	Bank confirmation for active loans	0	0
16.3	Bank confirmation for closed loans	500	5
16.4	Recommendation letter	1,500	15
16.5	Notification for lost/stolen cheque	500	5
16.6	Confirmation Current account (for audit issues)	2,000	20
16.7	Bank confirmation for special accounts in favor of	5,000	50
16.8	*Reconciliation of monthly payments for Financial	65,000	500
Note	*Applied for every 200 reconciled payments.		
XVII	CARDS COMMISSIONS	ALL	FCY
17.1	Business Card MasterCard		
a	Initial member fee for the first card	1,000	N/A
b	Monthly fee for the first card	300	
c	Initial member fee per additional card over the first	500	
d	Monthly fee per additional card over the first one	150	
e	New Card and PIN with client request	700	
f	Card annulations	0	
17.2	Common Commissions other then above		
a	National Cash advance (outside OTP)	2.00%	N/A
b	International Cash Advance	3.00%	
c	Cash withdraw OTP ATM-s	0.00%	
d	National Cash withdraw Other ATM-s	3.00%	
e	International Cash withdraw ATM	3.00%	
f	Balance inquiry through OTP ATM	N/A	
g	National POS purchase	0.00%	
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	

17.3	Card Limits		
a	ATM Daily (Domestic + International)	250,000	N/A
b	POS Daily (Domestic + International) + E Commerce	650,000	
c	Contactless Limit	4,500 ALL	
Note	For existing customers, will be applied the terms according to the contract		
XVIII	CHEQUES	ALL	FCY
18.1	OTP Cheques		
a	Issuing Bank Cheques	0.2% (min 2,000 - max 10,000)	0.2% (min 20 - max 100)
b	Issuing personal Cheques	1,000	10
18.2	Payments of Bank Cheque		
a	Presented in OTP	0	0
b	Paid in Cash with notification (for amounts over	0.03% (min 1,000)	0.03% (min 10)
c	Paid in Cash without notification (for amounts over 5,000 EUR)	0.5 % (min 2,000 - max 50,000)	0.5% (min 20 - max 500)
b	Presented in other banks	0	0.15 % (min 5 - max 50)
18.3	Personal Cheques		
a	Presented in OTP	0	0
b	Paid in Cash with notification (amounts over 1,500,000 ALL/ 15,000 EUR/FCY)	0.025% (min 1,000 max 5,000)	0.025% (min 10 max 50)
c	Paid in Cash without notification (amounts over 1,500,000 ALL/ 15,000 EUR/FCY)	0.15 % (min 1,000 - max 30,000)	0.15 % (min 10 - max 300)
b	Presented in other banks	0	0.15 % (min 5 - max 50)
Note	The commission amount is deducted from the cheque amount		
18.4	Cheques of local banks		
a	Payment of bank Cheques *	0.15% (min 1,000 - max 10,000)	0.15% (min 5 - max 50)
b	Payment of Personal Cheques **	0.2% (min 1,000 - max 10,000)	0.15% (min 50 - max 200)
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		
18.5	Traveler's cheques		
a	Traveler's cheques payment at sight	N/A	1% (min 5*)
b	Traveler's cheques payment for collection	N/A	0.5% (min 20 - max 100)
Note	* The commission is per cheque		
18.6	Others		
a	Foreign Cheques for collections *	N/A	0.2% (min 20 - max 150)
b	Return of unpaid cheque	N/A	50
Note	* We have not included the commissions for the correspondent banks and courier post		
XIX	BROKERAGE SERVICES	ALL	FCY
19.1	Brokerage cash account maintenance		
a	Brokerage Cash Account Opening	0	0
b	Brokerage Cash Account Closure	0	0

c	Blocking/Unblocking of Cash in Brokerage account	0	0
19.2	Partecipation in Government Securities Auctions in Albania		
b	Intermediation: Winning Bid	1500 per bid	15 per bid
c	Intermediation: Non-Winning Bid	1500 per bid	15 per bid
d	Order Canceling	0 cut off time is 15:00 in D-1 of Auction Date	0 cut off time is 15:00 in D-1 of Auction Date
19.3	Execution order in markets		
a	Government Securities (Bonds+ T-Bills) in Albania	0.1% of nominal value (min 1,500)	0.1% of nominal value (min 15)
b	Fixed Income in international markets	N/A	0.25% of nom value min 25
c	Other transferable securities in International Markets (exl. USA)	N/A	0.25% of Amount min 25
d	Other transferable securities in USA		
d.1	If price per Other transferable securities ≤20 USD	N/A	0.05 per security min 25
d.2	If price per Other transferable securities > 20 USD	N/A	0.25% of amount min 25
e	Order Canceling (transmitted order)	0	0
f	Order Canceling (non transmitted order)	0	0
Note	Brokerage List of Markets (trading venues): is included and reviewable in the document "Client Order Execution Policy".		
	Brokerage List of Currencies of securities executable by the Bank: ALL, EUR, USD, GBP, CHF		
19.4	Distibution of Investiments Funds (For Private Banking Clients Only)		
a	Entry fee	N/A	0% of the subscribed amount
b	Redemption fee within 3 years from purchase/subscription	N/A	0.5% of the redeemed amount
c	Redemption fee after 3 years from purchase/subscription	N/A	0%
XX	CUSTODY SERVICES	ALL	FCY
20.1	Securities Account maintanance		
a	Securities Account opening	0	0
b	Securities Account closing	0	0
c	Custody fee for securities kept in Albania (Charged twice per year, per each calendar semester)	0.1% p.a. of Nominal Value (calendar semester min. 500, max. 3500)	0.1% p.a. of Nominal Value (calendar semester min. 5, max. 35)
d	Custody fee for securities kept in International safekeeping places (Charged twice per year, per each calendar semester)	N/A	Fixed Income: 0.2% p.a. of Nominal Value Shares & ETFs: 0.2%p.a. of Price Value
e	Safekeeping fee for investment funds	N/A	0% p.a.

Note	The custody fee rate is expressed PER ANNUM (p.a). The custody fee is calculated for each ISIN and considering the days of the relevant month when the securities are credited on the securities account. Day-count convention used for custody fee calculation is Act/Act. The bank will regularly update the database of market prices of other than fixed income instruments, which is the basis for the custody fee calculation. OTP BANK ALBANIA charges custody fee twice per year, correspondingly for each calendar semester.		
20.2	Transactions fees		
a	Transactions fee in Albania (excluding participation in auctions)	500	5
b	Transactions fee in International safekeeping places	N/A	15 EUR
c	Cancelation of transaction	500	15 EUR
d	Coupon/ Dividend Payments	0	0
e	Repayment of nominal value of maturity	0	0
Note	List of available Safekeeping places offered: included and reviewable in the document "Client Order Execution Policy".		

Deposits of Individuals, Traders and Trading Companies in OTP Bank Albania are insured up to the amount of 2,500,000 Lek (two million five hundred thousand) by the Deposit Insurance Agency, which operates based on law no. 53/2014, dated 22.05.2014 " For deposit insurance - http://asd.gov.al

*These Terms and Conditions will become effective on July 01, 2026

Banka OTP Albania Sh. a. ● Bul. "Barjam Curri", Downtown Building, Floor 8 ● Tirana, Albania Tel. +355 4 2 280 442/3 ● Mob. +355 68(69) 40 12 121
● Fax. +355 4 2 280 441 ● www.otpbank.al

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

1. Derdhje ne llogari personale
Cash deposit in own account

Individual		PRO / VSB		SME / CORPORATE	
LEKE / ALL	MH / FCY	LEKE / ALL	MH / FCY	LEKE / ALL	MH / FCY
0	0	100	1	0.1% min 100	0.1% min 1

2. Derdhje ne llogari per te trete (perfshire derdhjet per llogarite e buxhetit)
Cash deposit for third parties (incl.cash deposits for budget account)

Individual		PRO / VSB		SME / CORPORATE	
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

Shenim: Per derdhjet per pagesat e kestit te kredive te klienteve te bankes, nuk dote aplikohet komisioni*
Note: No commission will be applied for cash deposits regarding payments of the bank's customers' loan installments.*

3. Derdhje ne llogari te buxhetit nga Kliente te Bankes.
Cash deposit in Budget Account from Bank Client.

PRO		VSB				CORPORATE	
LEKE / ALL	MH / FCY	LEKE / ALL		LEKE / ALL		LEKE / ALL	MH / FCY
200	2	200	2	200	2	200	2

4. Terheqje cash pa njoftim nen limitin e paracaktuar. (limiti)•
Withdrawal without notification under threshold. (threshold)*

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

Kujdes! Te gjitha kushtet e mesiperme aplikohen vetem ne deget e rrjetit OTP te cilat jane hapur diten e shtune.
Attention! All of the above terms & conditions apply only to OTP branches that are open on Saturday.

Në fuqi duke filluar nga dt. 01 dhjetor 2022
Effective as of December 1st, 2022

OTP Bank Albania Twin Towers
Bul. "Deshmoret e Kombit" Kulla 1, Kati 9
Tirana. Albania
Tel. +355 4 2 280 442/3
Mob. +355 68(69) 40 12 121
Fax. +355 4 2 280 441
www.otobank.al