



FEE INFORMATION DOCUMENT

for a payment service user –
a legal entity



Name of the payment service provider: OTP banka Srbija a.d. Novi Sad

Name (package) of a payment account: Non-resident current account

Payment service user: Legal entity, non-resident, from Corporate division

Date: 30.04.2021

This document contains an informative fee information document for **the most frequently used and most significant services linked to the said payment account (payment account package)**.

The payment service provider may charge also the fees for services linked to the payment account which are not stated in this document, consisting only of fees for the most frequently used and most significant services linked to the said payment account. Information on all fees that the payment service provider charges to the payment service user – an entrepreneur or a legal person is available in the Pricelist of fees and expenses of the Corporate division non-residents.

A detailed description of the following services (the list of representative services) and additional explanations, if provided by the payment service provider, may be found at counters on the premises of the payment service provider and its website. The payment service provider shall submit those documents to the payment service user at its request and free of charge.

SERVICE		FEES (percentage of the amount of transaction and/or in the amount of money)	
1	General services linked to the payment account		
1.1	Payment account keeping current account in dinars	Opening of payment account	Free of charge
		Maintenance of payment account	600 RSD monthly
		Closing of payment account	Free of charge
<p><u>Note: The text below shows fees for the most frequently used and most significant services linked to this payment account and/or package of services that are charged, in addition to the fee for keeping the payment account, if the user agrees to establish these services, i.e. if it uses such services.</u></p>			

At the request of a user, a payment service provider shall offer clear and unambiguous information on the fees for services included in this payment account, i.e. the package of services that are not shown below.

1.2	Electronic banking	Hal E-Bank service activation	Free of charge
		Hal E-Bank using the service	Monthly 500 RSD
1.3	Mobile banking	The service is not available within this payment account	
2	Cashless payment transactions (except card-based transactions)		
2.1	Cashless transfer of dinar funds in the Republic of Serbia		
	At the counter of the payment service provider		
	To a payment account of the same payment service provider (internal transfer)		1.000 RSD
	Urgent/instant payment order	The service is not available within this payment account	
	To a payment account of another payment service provider (external transfer)		0,35%, min 1.250 RSD, max 50.000 RSD
	Urgent/instant payment order	The service is not available within this payment account	
	By using electronic and/or mobile banking services		
	To a payment account of the same payment service provider (internal transfer)		1.000 RSD
	Urgent/instant payment order	The service is not available within this payment account	
	To a payment account of another payment service provider (external transfer)	Payment in RSD	0,25% min. 1.000 RSD, max. 40.000 RSD
		Transfer in RSD to client's account in another bank	0,30%, min 1.500 RSD, max 40.000 RSD
	Urgent/instant payment order	The service is not available within this payment account	
2.2	Cashless transfer of euro funds from FX-current account in euros		
	At the counter of the payment service provider		
	At the payment account in the Republic of Serbia	Payment in EUR from current account in EUR	0,35%, min. 1.250, max. 50.000 RSD
		Internal payment to the account of other user with the Bank	1.000 RSD
		Transfer to same legal entity account in other bank	0,30%, min. 1.500, max. 40.000 RSD

		<p>Correspondent bank fees:</p> <p>Fee for nostro remittances with option OUR charges (in EUR)</p> <ul style="list-style-type: none"> • up to 5.000,00 EUR: 1.200,00 RSD • 5.000,01-12.500,00 EUR: 1.400,00 RSD • 12.500,01-25.000,00 EUR: 2.400,00 RSD • 25.000,01-50.000,00 EUR: 2.800,00 RSD • over 50.000,00 EUR: 4.800,00 RSD
	Urgent payment order	The service is not available within this payment account
	At the payment account abroad	<p>Payment in EUR from current account in EUR 0,35%, min. 1.250, max. 50.000 RSD</p> <p>Payment from current account in EUR - OTP ekspres 0,1%, min. 800 RSD, max. 25.000 RSD</p> <p>Correspondent bank fees:</p> <p>Fee for nostro remittances with option OUR charges (in EUR)</p> <ul style="list-style-type: none"> • up to 5.000,00 EUR: 1.200,00 RSD • 5.000,01-12.500,00 EUR: 1.400,00 RSD • 12.500,01-25.000,00 EUR: 2.400,00 RSD • 25.000,01-50.000,00 EUR: 2.800,00 RSD • over 50.000,00 EUR: 4.800,00 RSD <p>Fee for nostro remittances with option OUR charges (in favor of OTP Hungary clients / other)</p> <ul style="list-style-type: none"> • up to 100,00 EUR: free of charge • 100,01-12.500,00 EUR: 500 RSD/1.200 RSD • 12.500,01-50.000,00 EUR: 700 RSD/1.800 RSD • over 50.000,00 EUR: 1.200 RSD/2.600 RSD
	Urgent payment order	The service is not available within this payment account
By using electronic and/or mobile banking services		
	At the payment account in the Republic of Serbia	<p>Payment in EUR from current account in EUR 0,25%, min. 1.000, max. 40.000 RSD</p> <p>Internal payment to the account of other user with the Bank 1.000 RSD</p> <p>Transfer to same legal entity account in other bank 0,30%, min. 1.500, max. 40.000 RSD</p>

		<p>Correspondent bank fees:</p> <p>Fee for nostro remittances with option OUR charges (in EUR)</p> <ul style="list-style-type: none"> • up to 5.000,00 EUR: 1.200,00 RSD • 5.000,01-12.500,00 EUR: 1.400,00 RSD • 12.500,01-25.000,00 EUR: 2.400,00 RSD • 25.000,01-50.000,00 EUR: 2.800,00 RSD • over 50.000,00 EUR: 4.800,00 RSD
	Urgent payment order	The service is not available within this payment account
	At the payment account abroad	<p>Payment in EUR from current account in EUR 0,25% min. 1.000 RSD max. 40.000 RSD</p> <p>Payment from current account in EUR - OTP ekspres 0,1%, min. 800 RSD, max. 25.000 RSD</p> <p>Correspondent bank fees:</p> <p>Fee for nostro remittances with option OUR charges (in EUR)</p> <ul style="list-style-type: none"> • up to 5.000,00 EUR: 1.200,00 RSD • 5.000,01-12.500,00 EUR: 1.400,00 RSD • 12.500,01-25.000,00 EUR: 2.400,00 RSD • 25.000,01-50.000,00 EUR: 2.800,00 RSD • over 50.000,00 EUR: 4.800,00 RSD <p>Fee for nostro remittances with option OUR charges (in favor of OTP Hungary clients / other)</p> <ul style="list-style-type: none"> • up to 100,00 EUR: free of charge • 100,01-12.500,00 EUR: 500 RSD/1.200 RSD • 12.500,01-50.000,00 EUR: 700 RSD/1.800 RSD • over 50.000,00 EUR: 1.200 RSD/2.600 RSD
	Urgent payment order	The service is not available within this payment account
2.3	The receipt of funds from abroad to the FX-current account in euros	
		Free of charge
2.4	Standing order	
	Establishing and/or using services	The service is not available within this payment account
	For executing a transaction	
	To a payment account of the same payment service provider (internal transfer)	The service is not available within this payment account
	To a payment account of another payment service provider (external transfer)	The service is not available within this payment account
2.5	Direct debits	
	Establishing and/or using services	The service is not available within this payment account

	For executing a transaction		
	To a payment account of the same payment service provider (internal transfer)	The service is not available within this payment account	
	To a payment account of another payment service provider (external transfer)	The service is not available within this payment account	
3	Payment cards and cash		
3.1	Debit card issuance		
	Debit card issuance	DinaCard Business	Free of charge
		Mastercard Debit, Visa Platinum	Free of charge
	Periodic membership fees for using a debit card	DinaCard Business	Free of charge
		Mastercard Debit, Visa Platinum	Monthly 200 RSD
3.2	Debit card cash pay-outs		
	Upon executed transaction		
	In the country		
	At the counter	In SGS branches	The service is not available
		In other banks branches	1,95%, min. 350 RSD
	At ATM	At SGS ATMs	Free of charge
		At other banks ATMs	1,95%, min. 195 RSD
	Abroad		
	At the counter		2%, min.1.200 RSD
	At ATM	On OTP group members ATMs abroad	120,00 RSD
		On ATMs of other banks abroad	3%, min. 360 RSD
3.3	Credit card issuance		
	Credit card issuance	The service is not available within this payment account	
	Periodic membership fees for using a credit card	The service is not available within this payment account	
3.4	Credit card payments at a merchant's point of sale		
	Upon executed transaction		
	In the country	The service is not available within this payment account	
	Abroad	The service is not available within this payment account	
	Annual nominal interest rate	The service is not available within this payment account	
	Annual effective interest rate	The service is not available within this payment account	
	Other fees		
3.5	Credit card cash pay-outs		

	Upon executed transaction	
	In the country	
	At the counter	The service is not available within this payment account
	At ATM	The service is not available within this payment account
	Abroad	
	At the counter	The service is not available within this payment account
	At ATM	The service is not available within this payment account
	Annual nominal interest rate	The service is not available within this payment account
	Annual effective interest rate	The service is not available within this payment account
	Other fees	
3.6	Cash pay-out from an account by submitting a pay-out order	
		0,4%, min. 700 RSD
3.7	Cash pay-in to an account by submitting a pay-in order	
		0,2%, min 500 RSD, max 20.000 RSD
4	Accepting payment instrument	
4.1	Accepting payment cards at a point of sale	
	Merchant fee	
	At point of sale	
	A payment service provider is both the acquirer and the issuer of the card that is accepted	The service is not available within this payment account
	An issuer of a card that is accepted is another payment service provider from the Republic of Serbia	The service is not available within this payment account
	An issuer of a card that is accepted is a payment service provider from abroad	The service is not available within this payment account
	At internet point of sale	
	A payment service provider is both the acquirer and the issuer of the card that is accepted	The service is not available within this payment account
	An issuer of a card that is accepted is another payment service provider from the Republic of Serbia	The service is not available within this payment account
	An issuer of a card that is accepted is a payment service provider from abroad	The service is not available within this payment account

	Other fees	
4.2	Accepting instant credit transfers at a point of sale	
	A payment service provider – the acquirer is both the issuer of the payment instrument for executing instant credit transfer that is accepted	The service is not available within this payment account
	A payment instrument issuer for executing instant credit transfer that is accepted is another payment service provider	The service is not available within this payment account
4.3	Accepting electronic money at a point of sale	
	The service is not available within this payment account	
5	Authorized overdraft facility	
	Establishing and/or using the service	The service is not available within this payment account
	Annual nominal interest rate	The service is not available within this payment account
	Annual effective interest rate	The service is not available within this payment account