

FEES AND COMMISSIONS FOR BANKING SERVICES APPLIED TO LEGAL ENTITIES

- including individuals engaged into entrepreneurial activity

	BANKING SERVICES	FEES / COMMISSION	S NOTE
	ING AND ACCOUNT MANAGEMENT		
1	Opening / Closure of accounts MDL		1
	MDL	100 lei	 for residents, inclusive through the OTP Internet/Mobile Banking service, for non-residents, only through OTP Internet/Mobile Banking service, to be charged at the moment of request for opening a current account or at the opening of it, paid by cash or transfer; except current accounts for operations with bankcards (2258)
1.1.1.	Analyzing the documents for opening a current account (modified by Decision of Executive Committee from 10.03.2021, in force beginning 01.04.2021)	200 lei	- for non-residents - to be charged at the moment of request presented at the Branch, for opening a current account or at the opening paid in cash or by transfer; except current accounts for operations with bankcards (2258)
		0 lei	-applied at opening a new account: - remotely and for new clients only - which will replace the conventional closed account, in case of final closure of the conventional closed account
	Opening of a deposit account / saving account (inclusively through OTP Internet/Mobile Banking service) (modified by Decision of Executive Committee from 10.03.2021, in force beginning 01.04.2021)	Free of charge	
		350 lei	- to be charged at the moment; except current accounts for operations with bankcards (2258), "Fond electoral", "Initiative group"
1.1.3.	Closure of a current account (modified by Decision of Pricing Committee from 19.08.2019, in force beginning 21.08.2019)	70 lei	- it applies only if the opening account will replace conventional closed account; except current accounts for operations with bankcards (2258)
1.1.4.	Closure of a deposit account / saving account	Free of charge	
	<u>Foreign currency</u> *	10 EUR	 for residents, inclusive through the OTP Internet/Mobile Banking service, for non-residents, only through OTP Internet/Mobile Banking service, to be charged at the moment of request for opening a current account or at the opening of it, paid by cash or transfer; except current accounts for operations with bankcards (2258)
1.1.5.	Analyzing the documents for opening a current account (modified by Decision of Executive Committee from 10.03.2021, in force beginning 01.04.2021)	15 EUR	 for non-residents to be charged at the moment of request presented at the Branch, for opening a current account or at the opening paid in cash or by transfer; except current accounts for operations with bankcards (2258)
		0 EUR	applied at opening a new account: - remotely and for new clients only - which will replace the conventional closed account, in case of final closure of the conventional closed account
	Opening of a deposit account / saving account (inclusively through OTP Internet/Mobile Banking service) (modified by Decision of Executive Committee from 10.03.2021, in force beginning 01.04.2021)	Free of charge	
		25 EUR	- to be charged at the moment; except current accounts for operations with bankcards (2258)
1.1.7.	Closure of a current account (modified by Decision of President of the Bank from 29.05.2013, in force beginning 17.06.2013)	5 EUR	 it applies only if the opening account will replace conventional closed account; except current accounts for operations with bankcards (2258)
1.1.8.	Closure of a deposit account / saving account	Free of charge	
	Specimen of signature and stamp imprint authentication for opening and managing the current account in MDL and Foreign Currency (modified by Decision of President of the Bank from 28.08.2014, in force beginning 15.09.2014)	100 lei	- to be charged at the moment - for 1 copy
	Additional specimen of signature and stamp imprint authentication for opening and managing the current account in MDL and Foreign Currency (modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 26.09.2022)	100 lei	- to be charged at the moment - for 1 copy
	Analyzing the documents for opening of an account "Fond electoral"/ "Initiative group" in MDL	Free of charge	



	BANKING SERVICES	FEES / COMMISSIONS	NOTE
2	Account Management	Γ	
1.2.1.	Monthly maintenance of current account		 for each current account to be charged on the on the last day of the
1.2.1.1.	- current account in MDL (modified by Decision N.38 of Pricing Committee Meeting from 07.09.2023, in force beginning 01.11.2023)	3 EUR	- to be charged on the or the last day of the current month for the previous month, - to not be charged on the day of closing the
1.2.1.2.	- current account in USD, EUR (modified by Decision N.38 of Pricing Committee Meeting from 07.09.2023, in force beginning 01.11.2023)	3 EUR	account for the period of use the account in the current month,
1.2.1.3.	- current account in other currencies (modified by Decision N.38 of Pricing Committee Meeting from 07.09.2023, in force beginning 01.11.2023)	3 EUR	 equivalent in account currency on which the commission is taken, at the official NBM exchange rate does not apply to accounts for Electoral Fund/Initiative Groups
1.2.1.4.	- main account in MDL within the Account Control Agreement until the enforcement notice receivement. (introduced by Decision of Pricing Committee from 09.07.2021, in force beginning 19.07.2021)	Negotiable, min. 20 EUR	 to be charged on the on the last day of the current month for the previous month, to be charged on the day of closing the account for the period of use the account in the current month, equivalent in account currency on which the commission is taken, at the official NBM exchange rate is not appied additionally to 1.2.1.1 to be charged starting from the date that the Control Agreement was signed and til the date that the Account Control was terminated.
1.2.1.5.	- main account in MDL within the Account Control Agreement after the enforcement notice receivement. (introduced by Decision of Pricing Committee from 09.07.2021, in force beginning 19.07.2021)	Negotiable, min. 50 EUR	 to be charged on the on the last day of the current month for the previous month, to be charged on the day of closing the account for the period of use the account in the current month, equivalent in account currency on which the commission is taken, at the official NBM exchange rate is not appied additionally to 1.2.1.1 and 1.2.1.4. to be charged til the date that the Account Control was terminated.
1.2.2.	Commission for managing the Electoral Fund/Initiative Groups account in MDL (included by Decision N.43 of Pricing Committee Meeting from 17.10.2023, in force beginning 24.10.2023)	3 800 lei	- it is collected on the day of the first transaction of money entering the account
3	Statements		
1.3.1.	Sending of account electronic statement by email (included by Management Board's Excerpt of Minutes from 07.12.2016, in force beginning with 01.02.2017)	Free of charge	
1.3.2.	Issuance of account statement on paper based for current period (current month) included by Management Board's Excerpt of Minutes from 07.12.2016, in force beginning with 01.02.2017)	30 lei/document	 to be charged at the moment on client's request per one account statement daily or monthly
1.3.3.	Issuance of account statements on paper based for previous period (more than 1 month) (included by Management Board's Excerpt of Minutes from 07.12.2016, in force beginning with 01.02.2017)	10 lei/page	- to be charged at the moment on client's request
4	Cash Operations in MDL	1	
1.4.1.	Cash deposit at the counter (introduced by President's of the Management Board Disposal from 17.07.2015, in force beginning with 10.08.2015)	Free of charge	
1.4.1.1	- in the branch	Free of charge	
1.4.1.2	- in the branch, by Individuals (third parties) in Legal Entities' current accounts with which the payments acceptance contract is signed (modified by Decision N.46 of Pricing Committee Meeting from 06.11.2023, in force beginning 01.12.2023)	- According to the contract - Standard: 1,0 % min. 10 MDL max. 150 MDL	
1.4.1.3	- in the branch, by Individuals (third parties) in Legal Entities' current accounts with which the payments acceptance contract is not signed	According to Fees and Commisions for Banking services applied to Individuals	
1.4.2. 1.4.3.	(modified by Decision of President of the Bank from 01.12.2010, in force beginning 01.01.2011) Cash collection from clients, by bank collection and transport service, cash	1,5%	 from the amount to be charged at the moment
4404	(introduced by President's of the Management Board Disposal from 17.07.2015, in force beginning with 10.08.2015)	According to the	subject of V/AT
1.4.3.1. 1.4.3.2.	- cash collection from clients - clients' cash delivery	contract According to the	- subject of VAT
	,	contract According to the	
1.4.3.3.	- guarding the client with cash	contract	- subject of VAT

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16.1. Receiving amounts by transfer into the current account in the construction of the consthe construction of the construction of the cons	1.5.2.	by Decision N.19 Product, Pricing and Customer Experience Management Committee Meeting from 20.05.2025, in force		- to be charged at the moment
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10.21	1.6.2.	Payments to other customers within the bank (modified by Decision of President of the Bank from 01.12.2010, in force beginning with 01.01.2011)		
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1.6.6.4. - Operations based on POS management contracts in other banks 6 lei - per one transaction 1.6.7. Assistance in searching payments that have not reached the destination 50 lei - for one transfer 1.6.8. Receips/execution of the documents for payment to "collection" (modified by Decision N5 of Pricing Committee from 13.10.2017, in force beginning 13.11.2017) 20 lei - per one document 1.6.9. Payments received from legal entities for MPAY services (modified by Decision N5 of Pricing Committee Meeting from 02.02.2024, in force beginning 04.03.2024) 20 lei - per one document 1.6.9.1 - in cash at Bank branches 20 lei - per one document 1.6.9.2 - by OTP Internet/Mobile Banking services 3.8 lei - per one document 1.6.9.2 - by OTP Internet/Mobile Banking services 3.8 lei - per one document 1.6.9.2 - by OTP Internet/Mobile Banking services 3.8 lei - per one document 1.6.9.2 - by OTP Internet/Mobile Banking services - per one document - per one document 1.6.9.2 - by OTP Internet/Mobile Banking services - per one document - per one document 1.6.9.2 - by OTP Internet/Mobile Banking services - per one document - per one document 1.7.1<	1.6.6.3.		20 lei	- per one document
1.6.8 Receips/execution of the documents for payment to "collection" (modified by Decision of Pricing Committee from 13.10.2017, in force beginning 13.11.2017) 20 lei - per one document 1.6.9 Payments received from legal entities for MPAY services (included by Decision N5 of Pricing Committee Meeting from 02.02.2024, in force beginning 04.03.2024) 20 lei - per one document 1.6.9.1 - in cash at Bank branches 20 lei - per one document 1.6.9.2 - by OTP Internet/Mobile Banking services 3.8 lei - per one document 1.6.9.2 - by OTP Internet/Mobile Banking services 3.8 lei - per one document 1.6.9.2 - by OTP Internet/Mobile Banking services 3.8 lei - per one document 1.6.9.2 - by OTP Internet/Mobile Banking services 3.8 lei - per one document 1.6.9.2 - by OTP Internet/Mobile Banking services 3.8 lei - per one document 1.6.9.2 - by OTP Internet/Mobile Banking services 3.8 lei - per one document 1.7.1 Receipt amounts in current account by transfer (modified by Decision of Pricing Committee from 05.12.2019, in force beginning 01.01.2020) Free of charge - per one document 1.7.2 account opened within the payroll project (modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022,	1.6.6.4.		6 lei	- per one transaction
1.0.0. (modified by Decision of Pricing Committee from 13.10.2017, in force beginning 13.11.2017) 20 feit • per one document 1.6.9. Payments received from legal entities for MPAY services (included by Decision N.5 of Pricing Committee Meeting from 02.02.2024) in force beginning 04.03.2024) 20 lei • per one document 1.6.9.1 - in cash at Bank branches 20 lei • per one document 1.6.9.2 - by OTP Internet/Mobile Banking services 3.8 lei • per one document 1.6.9.2 - by OTP Internet/Mobile Banking services 3.8 lei • per one document 1.6.9.2 - by OTP Internet/Mobile Banking services 3.8 lei • per one document 1.6.9.2 - by OTP Internet/Mobile Banking services 5.8 lei • per one document 1.6.9.2 - by OTP Internet/Mobile Banking services 5.8 lei • per one document 1.6.9.2 - by OTP Internet/Mobile Banking services 5.8 lei • per one document 1.7.1 Receipt amounts in current account by transfer (modified by Decision of Pricing Committee Meeting from 08.09.2022, in force beginning 26.09.2022) Foreign Currency Transfers between the current and credit accounts, of the same 2 EUR • per one document 1.7.3 customer, within the Bank, at the loan repayment (modified by Decision V 31 of Pricing and P	1.6.7.	Assistance in searching payments that have not reached the destination	50 lei	- for one transfer
1.0.3. (included by Decision N.5 of Pricing Committee Meeting from 02.02.2024, in force beginning 04.03.2024) 20 lei - per one documentt 1.6.9.1. - in cash at Bank branches 20 lei - per one documentt 1.6.9.2. - by OTP Internet/Mobile Banking services 3.8 lei - per one documentt 7 Transfers in MDL across the borders of R. Moldova / Transfers in Foreign Currency **** Free of charge - per one documentt 1.7.1. Receipt amounts in current account by transfer (modified by Decision 05 Pricing Committee from 05.12.2019, in force beginning 01.01.2020) Free of charge - per one document 1.7.2. account opened within the payroll project (modified by Decision N 31 of Pricing and Produc Committee Meeting from 08.09.2022, in force beginning 26.09.2022) Fore of charge - per one document 1.7.3. customer, within the Bank, at the loan repayment (modified by Decision of Pricing Committee from 13.10.2017, in force beginning 13.11.2017) Free of charge - per one document 1.7.4. Foreign Currency Transfer to current account of another customer, within the Bank (modified by Decision N 31 of Pricing and Produc Committee Meeting from 08.09.2022, in force beginning 26.09.2022) 0,10% from the amount min. 10 EUR, max. 100 EUR - to be charged at the moment - no extra fee p.1.7.8. and p.1.7.9.	1.6.8.	Receips/execution of the documents for payment to "collection" (modified by Decision of Pricing Committee from 13.10.2017, in force beginning 13.11.2017)	20 lei	- per one document
1.6.9.2. - by OTP Internet/Mobile Banking services 3.8 lei - per one documentt 7 Transfers in MDL across the borders of R. Moldova / Transfers in Foreign Currency **** 5.8 lei - per one documentt 1.7.1. Receipt amounts in current account by transfer (modified by Decision of Pricing Committee from 05.12.2019, in force beginning 01.01.2020) Free of charge - per one document 1.7.2. account opened within the payroll project (modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 26.09.2022) Per one document - per one document 1.7.3. customer, within the Bank, at the loan repayment (modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 26.09.2022) Free of charge - to be charged at the moment - no extra fee p.1.7.8. and p.1.7.9. 1.7.4. Foreign Currency Transfer to current account of another customer, within the Bank (modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 26.09.2022) 0,10% from the amount min. 10 EUR, max. 100 EUR - to be charged at the moment - no extra fee p.1.7.8. and p.1.7.9.	1.6.9.	Payments received from legal entities for MPAY services		
1.6.9.2. - by OTP Internet/Mobile Banking services 3.8 lei 7 Transfers in MDL across the borders of R. Moldova / Transfers in Foreign Currency **** 1.7.1 Receipt amounts in current account by transfer (modified by Decision of Pricing Committee from 05.12.2019, in force beginning 01.01.2020) Free of charge Foreign Currency Transfers between the same Customer's accounts (inclusive the account opened within the payroll project (modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 26.09.2022) 2 EUR - per one document Foreign Currency Transfers between the current and credit accounts, of the same 1.7.3. Free of charge - 1.7.4. Foreign Currency Transfer to current account of another customer, within the Bank (modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 26.09.2022) 0,10% from the amount min. 10 EUR, max. 100 EUR - to be charged at the moment - no extra fee p.1.7.8. and p.1.7.9.	1.6.9.1.	- in cash at Bank branches	20 lei	- per one documentt
7 Transfers in Foreign Currency **** 1.7.1. Receipt amounts in current account by transfer (modified by Decision of Pricing Committee from 05.12.2019, in force beginning 01.01.2020) Free of charge Foreign Currency Transfers between the same Customer's accounts (inclusive the 1.7.2. account opened within the payroll project (modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 26.09.2022) 2 EUR - per one document Foreign Currency Transfers between the current and credit accounts, of the same (modified by Decision of Pricing Committee from 13.10.2017, in force beginning 13.11.2017) Free of charge - 1.7.4. Foreign Currency Transfer to current account of another customer, within the Bank (modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 26.09.2022) 0,10% from the amount min. 10 EUR, max. 100 EUR - to be charged at the moment - no extra fee p.1.7.8. and p.1.7.9.	1.6.9.2.		3.8 lei	
1.7.1. Receipt amounts in current account by transfer (modified by Decision of Pricing Committee from 05.12.2019, in force beginning 01.01.2020) Free of charge Foreign Currency Transfers between the same Customer's accounts (inclusive the 1.7.2. account opened within the payroll project (modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 26.09.2022) Per one document Foreign Currency Transfers between the current and credit accounts, of the same (modified by Decision of Pricing Committee from 13.10.2017, in force beginning 13.11.2017) Free of charge - per one document 1.7.4. Foreign Currency Transfer to current account of another customer, within the Bank (modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 26.09.2022) 0,10% from the amount min. 10 EUR, max. 100 EUR - to be charged at the moment - no extra fee p.1.7.8. and p.1.7.9.	7			
Foreign Currency Transfers between the same Customer's accounts (inclusive the account opened within the payroll project (modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 26.09.2022) 2 EUR - per one document 1.7.2. account opened within the payroll project (modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 26.09.2022) - per one document Foreign Currency Transfers between the current and credit accounts, of the same (modified by Decision of Pricing Committee from 13.10.2017, in force beginning 13.11.2017) Free of charge 1.7.4. Foreign Currency Transfer to current account of another customer, within the Bank (modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 26.09.2022) 0,10% from the amount in .10 EUR, max. 100 EUR - to be charged at the moment - no extra fee p.1.7.8. and p.1.7.9. Foreign Currency Transfer between the current and deposit accounts, of the same - unit for extra fee p.1.7.8. and p.1.7.9.	1.7.1.	Receipt amounts in current account by transfer	Free of charge	
Foreign Currency Transfers between the current and credit accounts, of the same Free of charge 1.7.3. customer, within the Bank, at the loan repayment (modified by Decision of Pricing Committee from 13.10.2017. in force beginning 13.11.2017) Free of charge 1.7.4. Foreign Currency Transfer to current account of another customer, within the Bank (modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 26.09.2022) 0,10% from the amount min. 10 EUR, max. 100 EUR - to be charged at the moment - no extra fee p.1.7.8. and p.1.7.9.	1.7.2.	Foreign Currency Transfers between the same Customer's accounts (inclusive the account opened within the payroll project	2 EUR	- per one document
1.7.4. Foreign Currency Transfer to current account of another customer, within the Bank (modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 26.09.2022) min. 10 EUR, max. 100 EUR - to be charged at the moment - no extra fee p.1.7.8. and p.1.7.9. Foreign Currency Transfer between the current and deposit accounts, of the same - to be charged at the moment - no extra fee p.1.7.8. and p.1.7.9.	1.7.3.	Foreign Currency Transfers between the current and credit accounts, of the same customer, within the Bank, at the loan repayment	Free of charge	
	1.7.4.		min. 10 EUR, max. 100	•
(modified by Decision of Pricing Committee from 13.10.2017, in force beginning 13.11.2017)	1.7.5.	customer within the Bank	Free of charge	

	BANKING SERVICES	FEES / COMMISSIONS	NOTE
	Amount Transfers into the payment account opened at the another Payment		
1.7.6.	Service Provider (Bank).		
	(modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 26.09.2022)		
		0,30% from the amount	- Inclusive of MDL across the borders of R.
1.7.6.1.	- on paper	min. 30 EUR, max. 250	
	(included by Decision N.38 of Pricing Committee Meeting from 07.09.2023, in force beginning with 15.01.2024)	EUR	- to be charged at the moment
			- is applied for OUR, SHA or BEN*** options
4700	- by OTP Internet/Mobile Banking services		- for all payments in RUB regardless of the transmission channel, the fee 1.7.6.1 is
1.7.6.2.	(included by Decision N.38 of Pricing Committee Meeting from 07.09.2023, in force beginning with 15.01.2024)	min. 25 EUR, max. 250	applied.
I		EUR	
	- by OTP Internet/Mobile Banking services within the OTP Group		
1.7.6.3.	(modified by Decision N.17 Product, Pricing and Customer Experience Management Committee Meeting from 17.04.2025,	Free of charge	- is applied for OUR, SHA or BEN*** options
	in force beginning with 12.05.2025)	0	- does not apply for transfers in RUB
l		0.400/ 5 11	
477	Foreign Currency Transfer into the same customer's payment account opened to	0,10% from the amount	to be emplied additionaly to p. 1.7.6
1.7.7.	another Payment Service Provider within R. Moldova borders (modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 26.09.2022)	EUR	- to be applied additionaly to p.1.7.6.
		EUK	
	Forwarding of one message to external SWIFT related to the amount transfer		
1.7.8.	execution submitted by client.	10 EUR	- to be applied additionaly to p.1.7.6.
	(modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 26.09.2022)		
			- applied only at client's request for USD
179	FULL PAY	25 EUR	payments with option OUR - the amount transfer will be fully registered
1.7.5.	(modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 26.09.2022)	ZULON	into the beneficiary's account
			- applied additionaly to p.1.7.6.
		50 EUR + commissions	
1.7.10.	Changes, inquiries, cancellations, remand for transfer into foreign currency (modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 26.09.2022)	of	- per one operation
	(included by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 20.09.2022)	correspondent banks	
	Return of unidentified amounts in foreign currency		
1.7.11.	(introduced by Decision N.26 Product, Pricing and Customer Experience Management Committee Meeting from		
	09.07.2024, in force beginning 01.08.2024)		
1.7.11.1.	- for incoming amounts of 500 EUR or more	60 EUR	- for a payment order returned at the request of
			the instructing bank or at the Bank's decision
1 7 11 0	for incoming amounts between FUD 400 and FUD 500		- will be deducted from the amount returned, in
1.7.11.2.	- for incoming amounts between EUR 100 and EUR 500	10 EUR	the equivalent at the official NBM exchange rate on the transaction date
I			- additional charges may be applied by
1.7.11.3.	- for incoming amounts up to EUR 100	Free of charge	correspondent banks
	 Commissioning options (to be selected into the payment order): OUR - the commissions of the Paying / Correspondent / Beneficiary Banks are charged secorrespondent bank could charge an additional commission. SHA- the commission of the Paying Bank is charged separately from the payer, but the contransfer amount. BEN - the commissions of the Paying / Correspondent / Beneficiary Banks are charged from * - The indicated commissions are paid in the equivalent of the account currency from which while the contransfer amount of the Paying and the equivalent of the account currency from which while the payer of the	nmission of the Corresponde n the transfer amount.	ent / Beneficiary Banks are charged from the
	date of the transaction		
8	Other services		
1.8.1.	Sale / purchase / conversion of foreign currency by bank transfer	According to exchange	
	- comision for sale / purchase / conversion of foreign currency	quotation of the bank	
	- COMISION FOR SAIE / PURCHASE / CONVERSION OF FOREIGN CURRENCY (introduced by Pricing Committee Minutes from 30.11.2018, in force beginning 03.12.2018)	Free of charge	
	Preparation of payment orders, other documents related to bank transactions at		
1.8.2.	the customer's request		
	(modified by Decision N.38 of Pricing Committee Meeting from 07.09.2023, in force beginning 01.11.2023)		
1.8.2.1	- document in MDL	50 lei	- per one document
	- document in Foreign Currency	100 lei	- except payment of credit and interest rate
1.0.2.2.			- inclusively VAT
1.8.3.			- per one page
	Duplicate of payment documents on paper based	30 lei	- to be charged at the moment of client's
	Duplicate of payment documents on paper based (modified by Management Board's Excerpt of Minutes from 07.12.2016, in force beginning with 01.02.2017)	30 lei	- to be charged at the moment of client's request
l	(modified by Management Board's Excerpt of Minutes from 07.12.2016, in force beginning with 01.02.2017)	30 lei	request - per one document
1.8.4.	(modified by Management Board's Excerpt of Minutes from 07.12.2016, in force beginning with 01.02.2017) Request of SWIFT message copy (inclusively through OTP Internet/Mobile	30 lei 30 lei	request - per one document - to be charged at the moment of request
1.8.4.	(modified by Management Board's Excerpt of Minutes from 07.12.2016, in force beginning with 01.02.2017)		request - per one document - to be charged at the moment of request - charging of the fee does not guarantee the
	(modified by Management Board's Excerpt of Minutes from 07.12.2016, in force beginning with 01.02.2017) Request of SWIFT message copy (inclusively through OTP Internet/Mobile Banking services) (modified by Decision of Executive Committee from 10.03.2021, in force beginning 01.04.2021)		request - per one document - to be charged at the moment of request
	(modified by Management Board's Excerpt of Minutes from 07.12.2016, in force beginning with 01.02.2017) Request of SWIFT message copy (inclusively through OTP Internet/Mobile Banking services) (modified by Decision of Executive Committee from 10.03.2021, in force beginning 01.04.2021) Processing confirmations of financial transactions: (modified by Decision of President of the Bank from 01.12.2010, in force beginning with 08.01.2011)		request - per one document - to be charged at the moment of request - charging of the fee does not guarantee the
	(modified by Management Board's Excerpt of Minutes from 07.12.2016, in force beginning with 01.02.2017) Request of SWIFT message copy (inclusively through OTP Internet/Mobile Banking services) (modified by Decision of Executive Committee from 10.03.2021, in force beginning 01.04.2021) Processing confirmations of financial transactions: (modified by Decision of President of the Bank from 01.12.2010, in force beginning with 08.01.2011) Finding a bank account		request - per one document - to be charged at the moment of request - charging of the fee does not guarantee the
1.8.5. 1.8.5.1.	(modified by Management Board's Excerpt of Minutes from 07.12.2016, in force beginning with 01.02.2017) Request of SWIFT message copy (inclusively through OTP Internet/Mobile Banking services) (modified by Decision of Executive Committee from 10.03.2021, in force beginning 01.04.2021) Processing confirmations of financial transactions: (modified by Decision of President of the Bank from 01.12.2010, in force beginning with 08.01.2011) Finding a bank account (modified by Decision N.38 of Pricing Committee Meeting from 07.09.2023, in force beginning with 01.11.2023)	30 lei	request - per one document - to be charged at the moment of request - charging of the fee does not guarantee the payment execution
1.8.5. 1.8.5.1. 1.8.5.1.1.	(modified by Management Board's Excerpt of Minutes from 07.12.2016, in force beginning with 01.02.2017) Request of SWIFT message copy (inclusively through OTP Internet/Mobile Banking services) (modified by Decision of Executive Committee from 10.03.2021, in force beginning 01.04.2021) Processing confirmations of financial transactions: (modified by Decision OF President of the Bank from 01.12.2010, in force beginning with 08.01.2011) Finding a bank account (modified by Decision N.38 of Pricing Committee Meeting from 07.09.2023, in force beginning with 01.11.2023) - ordinary	30 lei 100 lei	request - per one document - to be charged at the moment of request - charging of the fee does not guarantee the payment execution - per one document
1.8.5. 1.8.5.1. 1.8.5.1.1. 1.8.5.1.2.	(modified by Management Board's Excerpt of Minutes from 07.12.2016, in force beginning with 01.02.2017) Request of SWIFT message copy (inclusively through OTP Internet/Mobile Banking services) (modified by Decision of Executive Committee from 10.03.2021, in force beginning 01.04.2021) Processing confirmations of financial transactions: (modified by Decision N.38 of Pricing Committee Meeting from 07.09.2023, in force beginning with 01.11.2023) - ordinary - urgency*	30 lei 100 lei 150 lei	request - per one document - to be charged at the moment of request - charging of the fee does not guarantee the payment execution
1.8.5. 1.8.5.1. 1.8.5.1.1.	(modified by Management Board's Excerpt of Minutes from 07.12.2016, in force beginning with 01.02.2017) Request of SWIFT message copy (inclusively through OTP Internet/Mobile Banking services) (modified by Decision of Executive Committee from 10.03.2021, in force beginning 01.04.2021) Processing confirmations of financial transactions: (modified by Decision OF President of the Bank from 01.12.2010, in force beginning with 08.01.2011) Finding a bank account (modified by Decision N.38 of Pricing Committee Meeting from 07.09.2023, in force beginning with 01.11.2023) - ordinary	30 lei 100 lei	request - per one document - to be charged at the moment of request - charging of the fee does not guarantee the payment execution - per one document

	BANKING SERVICES	FEES / COMMISSIONS	NOTE
1.8.5.3.1.	- for a period of up to 6 months	60 lei	
1.8.5.3.2.	- for a period exceeding 6 months	200 lei	
1.8.5.4.	- completing the account with statutory capital		
1.8.5.4.1.	- for registered client up to 1 year	60 lei	- per one document - inclusively VAT
1.8.5.4.2.	- for registered client over 1 year	200 lei	
1.8.5.5.		100 lei	
	- about accounts closing	100 lei	
1.0.0.0.		200 lei + 20 lei / per	
1.8.6.	Processing confirmations of financial documents in the archive of bank	each document raised	
		from the archive	
1.8.7.	Processing confirmations of bank credit debt at the client's request (subject to the entrepreneurial activity)	200 lei	- per one document
188	Certificate regarding the client's activity at the request of the audit companies,		
1.0.0.	detailed information (introduced by Decision N.38 of Pricing Committee Meting from 07.09.2023, in force beginning with 01.11.2023)		
1.8.8.1.	- ordinary	200 lei	- per one document
1.8.8.2.	- urgency*	250 lei	- inclusively VAT
1.8.9.	Other banking services	100 lei	- for one request
* the comm	ission will be applied only for certificates issued during the same operational day in which the	request for completion was	received from the Client
9	ESCROW service		
1.9.1.	Opening of ESCROW account	Erec of charge	
1.5.1.	(introduced by Decision of President of the Bank from 01.12.2010, in force beginning 01.01.2011)	Free of charge	
1.9.2.	Introduced by Decision of Pricing Committee from 17.05.2019, in force beginning 03.06.2019)		
		0.5% of the amount,	- if other commission value is not
1.9.2.1.	for bank's clients	min. 100 EUR	negotiated by parties
1.9.2.2.	for legal entities* that are not bank's clients	1.0% of the amount,	- NBM rate valid on the date of transaction is
	-	min. 200 EUR	applied
1.9.3.	Transfer of the amount to/from the ESCROW account (modified by Decision N.38 of Pricing Committee Meeting from 07.09.2023, in force beginning 01.11.2023)	Free of charge	
10	Programmed payments		
	Connection to the service	Free of charge	
	Monthly maintenance	Free of charge	
	Changing client request for setting and cancelation	Free of charge	
	Payment processing in MDL inside the bank	2 lei / per transfer	- to be charged at the moment of transfer
	Payment processing in FCY inside the bank	1 EUR / per transfer	- to be charged at the moment of transfer
11	Cash Management		to be charged at the memory of transfer
		T	
1.11.1.	International Account Management (modified by Decision of Pricing and Product Committee Meeting from 21.02.2022, in force beginning 05.08.2022)		
1 1 1 1 1	Connection to the service	Free of charge	
		Thee of charge	
1.11.1.2.	Monthly maintenance:		
1.11.1.2.1.	Monthly administration of subscribed accounts to sending MT940/950 message service (Daily statement) (modified by Decision of Pricing and Product Committee Meeting from 21.02.2022, in force beginning 05.08.2022)	10 EUR / per one account	 to be charged on the last day of the current month for the previous month, on the day of disconnection from service for the period of use of the service in the current month, equivalent in account currency on which the commission is charged, according to the official NBM exchange rate
1.11.1.2.2.	Monthly administration of subscribed accounts to sending MT942 message service (Intraday statement) (modified by Decision of Pricing and Product Committee Meeting from 21.02.2022, in force beginning 05.08.2022)	20 EUR / per one account	 to be charged on the last day of the current month for the previous month, to be charged on the day of disconnection from service for the period of use of the service in the current month, equivalent in account currency on which the commission is charged, according to the official
			NBM exchange rate
	Monthly administration of subscribed accounts to execute MT101 instruction message. (modified by Decision of Pricing and Product Committee Meeting from 21.02.2022, in force beginning 05.08.2022)	20 EUR / per one account	 to be charged on the last day of the current month for the previous month, to be charged on the day of disconnection from service for the period of use of the service in the current month, equivalent in account currency on which the
	message. (modified by Decision of Pricing and Product Committee Meeting from 21.02.2022, in force beginning 05.08.2022) Forwarding message MT940/942/950 to external by SWIFT		 to be charged on the last day of the current month for the previous month, to be charged on the day of disconnection from service for the period of use of the service in the current month, equivalent in account currency on which the commission is charged, according to the officia
1.11.1.3.	message. (modified by Decision of Pricing and Product Committee Meeting from 21.02.2022, in force beginning 05.08.2022)	account	 to be charged on the last day of the current month for the previous month, to be charged on the day of disconnection from service for the period of use of the service in the current month, equivalent in account currency on which the commission is charged, according to the officia
1.11.1.3.	message. (modified by Decision of Pricing and Product Committee Meeting from 21.02.2022, in force beginning 05.08.2022) Forwarding message MT940/942/950 to external by SWIFT (modificated by Management Board's Excerpt of Minutes from 09.03.2017, in force beginning with 01.04.2017)	account	 to be charged on the last day of the current month for the previous month, to be charged on the day of disconnection from service for the period of use of the service in the current month, equivalent in account currency on which the commission is charged, according to the official

BANKING SERVICES	FEES / COMMISSIONS	NOTE
- FCY	According p. 1.7.4. or 1.7.6.	
12 Packages of products	1.7.0.	
1.12.1. BASIC Package*		
1.12.1.1 Fees for services included into the BASIC Package Monthly maintenance of main current account in MDL (modified by Decision N.31 of Pricing Committee Meeting from 13.03.2023, in force beginning 21.04.2023)	4,99 EUR	 to be charged on the last day of the current month for the previous month, to not be charged on the day the service is renounced for the period of use of the service in the current month, equivalent in account currency on which the commission is taken, at the official NBM exchange rat - not applied additionaly to the 1.2.1.1 mandatory product within the package
Monthly maintenance of other current accounts in MDL and Foreign currency (included by Decision of Pricing Committee from 10.11.2020, in force beginning 08.02.2021)	Free of charge	-excepted the maintenance of the main account
Analyzing the documents for opening a current account in MDL (included by Decision of Pricing Committee from 10.11.2020, in force beginning 08.02.2021)	Free of charge	
Analyzing the documents for opening a current account in Foregn currency (included by Decision of Pricing Committee from 10.11.2020, in force beginning 08.02.2021)	Free of charge	
Specimen of signature and stamp imprint authentication for opening and managing the current account in MDL and Foreign Currency (included by Decision of Pricing Committee from 10.11.2020, in force beginning 08.02.2021)	Free of charge	
Payments to other customers within the bank through the OTP Internet/Mobile Banking service (modified by Decision of Products and Pricing Committee from 10.03.2021, in force beginning 01.04.2021)	Free of charge	
Monthly management of accounts through OTP Internet/Mobile Banking service (modified by Decision of Products and Pricing Committee from 10.03.2021, in force beginning 01.04.2021)	Free of charge	-mandatory product within the package
Transfer and payment of salaries to employees via the card accounts (included by Decision of Products and Pricing Committee from 19.04.2021, in force beginning 14.06.2021)	Free of charge	
Opening of current account with card attached (as well through "OTP Internet / Mobile Banking"service) (included by Decision of Products and Pricing Committee from 19.04.2021, in force beginning 14.06.2021)	Free of charge	
Business Card issuance (Included by Decision of Products and Pricing Committee from 19.04.2021, in force beginning 14.06.2021)	Free of charge	
Card annual maintainance (included by Decision of Products and Pricing Committee from 19.04.2021, in force beginning 14.06.2021)	Free of charge	-mandatory product within the package
he BASIC package of products to be applied to the clients with the Annual Sales of up to 50 million lei Business card of Multinational Payment System VISA	only, for an unlimited period.	
odified by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021) 1.12.2. BASIC+ Package*	1	
1.12.2.1 Fees for services included into the BASIC+ Package	-	
Monthly maintenance of main current account in MDL		 -to be charged on the last day of the current month for the previous month, - to not be charged on the day the service is renounced for the period of use of the service
(modified by Decision N.31 of Pricing Committee Meeting from 13.03.2023, in force beginning 21.04.2023)	9,99 EUR	in the current month, - equivalent in account currency on which the commission is taken, at the official NBM exchange rate - not applied additionaly to the 1.2.1.1 - mandatory product within the package
(modified by Decision N.31 of Pricing Committee Meeting from 13.03.2023, in force beginning 21.04.2023) Monthly maintenance of other current accounts in MDL and Foreign currency (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021)	9,99 EUR Free of charge	 equivalent in account currency on which the commission is taken, at the official NBM exchange rate not applied additionaly to the 1.2.1.1
Monthly maintenance of other current accounts in MDL and Foreign currency (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021) Analyzing the documents for opening a current account in MDL (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021)		 equivalent in account currency on which the commission is taken, at the official NBM exchange rate not applied additionaly to the 1.2.1.1 mandatory product within the package
Monthly maintenance of other current accounts in MDL and Foreign currency (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021) Analyzing the documents for opening a current account in MDL (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021) Analyzing the documents for opening a current account in Foregn currency (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021)	Free of charge	 equivalent in account currency on which the commission is taken, at the official NBM exchange rate not applied additionaly to the 1.2.1.1 mandatory product within the package
Monthly maintenance of other current accounts in MDL and Foreign currency (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021) Analyzing the documents for opening a current account in MDL (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021) Analyzing the documents for opening a current account in Foregn currency (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021) Specimen of Signature and Stamp imprint authentication for opening and managing the current account in MDL and Foreign Currency (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021)	Free of charge Free of charge	 equivalent in account currency on which the commission is taken, at the official NBM exchange rate not applied additionaly to the 1.2.1.1 mandatory product within the package
Monthly maintenance of other current accounts in MDL and Foreign currency (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021) Analyzing the documents for opening a current account in MDL (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021) Analyzing the documents for opening a current account in Foregn currency (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021) Analyzing the documents for opening a current account in Foregn currency (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021) Specimen of signature and stamp imprint authentication for opening and managing the current account in MDL and Foreign Currency	Free of charge Free of charge Free of charge	 equivalent in account currency on which the commission is taken, at the official NBM exchange rate not applied additionaly to the 1.2.1.1 mandatory product within the package
Monthly maintenance of other current accounts in MDL and Foreign currency (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021) Analyzing the documents for opening a current account in MDL (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021) Analyzing the documents for opening a current account in Foregn currency (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021) Specimen of Signature and Pricing Committee from 01.11.2021, in force beginning 22.11.2021) Specimen of signature and stamp imprint authentication for opening and managing the current account in MDL and Foreign Currency (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021) Payments to other customers within the bank through the OTP Internet/Mobile Banking service	Free of charge Free of charge Free of charge Free of charge	 equivalent in account currency on which the commission is taken, at the official NBM exchange rate not applied additionaly to the 1.2.1.1 mandatory product within the package
Monthly maintenance of other current accounts in MDL and Foreign currency (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021) Analyzing the documents for opening a current account in MDL (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021) Analyzing the documents for opening a current account in Foregn currency (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021) Specimen of signature and stamp imprint authentication for opening and managing the current account in MDL and Foreign Currency (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021) Payments to other customers within the bank through the OTP Internet/Mobile Banking service (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021) Monthly management of accounts through OTP Internet/Mobile Banking service	Free of charge Free of charge Free of charge Free of charge Free of charge	equivalent in account currency on which the commission is taken, at the official NBM exchange rate not applied additionaly to the 1.2.1.1 mandatory product within the package -excepted the maintenance of the main account - - -
Monthly maintenance of other current accounts in MDL and Foreign currency (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021) Analyzing the documents for opening a current account in MDL (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021) Analyzing the documents for opening a current account in MDL (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021) Specimen of signature and stamp imprint authentication for opening and managing the current account in MDL and Foreign Currency (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021) Payments to other customers within the bank through the OTP Internet/Mobile Banking service (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021) Monthly management of accounts through OTP Internet/Mobile Banking service (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021) Transfer and payment of salaries to employees via the card accounts (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021) Transfer and payment of salaries to employees via the card accounts (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021) Opening of current account with card attached (as well through "OTP Internet / Mobile Banking"service) (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021)	Free of charge Free of charge Free of charge Free of charge Free of charge Free of charge Free of charge	equivalent in account currency on which the commission is taken, at the official NBM exchange rate not applied additionaly to the 1.2.1.1 mandatory product within the package -excepted the maintenance of the main account - - -
Monthly maintenance of other current accounts in MDL and Foreign currency (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021) Analyzing the documents for opening a current account in MDL (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021) Analyzing the documents for opening a current account in MDL (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021) Specimen of signature and stamp imprint authentication for opening and managing the current account in MDL and Foreign Currency (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021) Payments to other customers within the bank through the OTP Internet/Mobile Banking service (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021) Monthly management of accounts through OTP Internet/Mobile Banking service (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021) Transfer and payment of salaries to employees via the card accounts (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021) Transfer and payment of salaries to employees via the card accounts (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021) Opening of current account with card attached (as well through "OTP Internet / Mobile Banking"service)	Free of charge Free of charge	equivalent in account currency on which the commission is taken, at the official NBM exchange rate not applied additionaly to the 1.2.1.1 mandatory product within the package -excepted the maintenance of the main account - - -

	BANKING SERVICES	FEES / COMMISSIONS	NOTE		
	Ordinary lei payments to customers of other payment service providers, by OTP Internet/Mobile Banking service. (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021)	1 leu	- per one document		
*-the BASIC+ package of products to be applied to the clients with the Annual Sales of up to 50 million lei only, for a period of 12 months. **-Business card of Multinational Payment System VISA					
II. REM	OTE BANKING SERVICES				
1	Business Internet Banking service - canceled from 01.04.2022				
2	OTP Internet/Mobile Banking service				
2.2.1.	Subscription to OTP Internet/Mobile Banking service	Free of charge			
	(modified by Decision of Executive Committee from 10.03.2021, in force beginning 01.04.2021)		to be abarre on the last day of the symmetry		
2.2.2.	Monthly management of accounts through OTP Internet/Mobile Banking service (modified by Decision N.31 of Pricing Committee Meeting from 13.03.2023, in force beginning 21.04.2023)	75 lei	 to be charge on the last day of the current month for the previous month, to be charge at the end of the month for the period of use of the service in the current month, if only the given service is abandoned, and the current accounts remain in force, to not be charged when disconnecting the Internet and Mobile Banking Service, if all accounts are closed, commission does not exclude charging for monthly maintenance of current account/s (p.1.2.1.) 		
2.2.3.	Basic / Additional Access to accounts thorugh OTP Internet/Mobile Banking service (modified by Decision N.26 of Product, Pricing and Customer Experience Committee from 09.07.2024, in force beginning 01.08.2024)	500 lei	- applicable only for access by Token device (including reissuing) - per each access - applicable once		
The maxin Annual Sa Annual Sa Annual Sa *-at the off	on the Annual Sales of the Beneficiaries of the OTP Internet/Mobile Banking service, there are num limits are set per transaction, as follows: les: 0-30 million lei - Maximum limit per tranzaction: 200 thousand EUR* les: 30-100 million lei - Maximum limit per tranzaction: 750 thousand EUR* les: over 100 million lei - Maximum limit per tranzaction: 3 million EUR* icial rate of NBM on the transaction date, in MDL and another currency, other than EUR.	e set the maximum secure li	mits of the transactions performed through it.		
3	OTP SMS BANKING SERVICE	r			
2.3.1.	Maintenance and service of personal accounts through OTP SMS Banking Service: (modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 26.09.2022)				
2.3.1.1	Subscription plan "START"	10 lei/0.70 lei for extra- messages	 monthly commission - will be charged in advance, on the anniversary date/commission for extra-messages not included in subscription will be charged daily first message from subscription plan for free***** 		
2.3.1.2	Subcription plan "50"	30 lei/0.6 lei for extra- messages	 monthly commission - will be charged in advance, on the anniversary date/commission for extra-messages not included in subscription will be charged daily 50 SMS included per month***** 		
2.3.1.3	Subscription plan "150"	70 lei/0.5 lei for extra- messages	 monthly commission - will be charged in advance, on the anniversary date/commission for extra-messages not included in subscription will be charged daily 150 SMS included per month***** 		
***** When	accessing all SMS included in subscription, each following SMS will be commissioned accord	ing to standard commission	applied for extra-messages.		
III. CON	IVENTIONS				
1	Payroll Project (card)				
3.1.1.	Transfer and payment of salaries to employees via the card accounts	According to the contract max. 0,80%			
IV. INTE	ERNATIONAL DEVELOPMENT				
1	Import letters of credit				
4.1.1.	Opening/raising the amount	0,25% from the amount, min. 50 EUR, max. 300 EUR			
4.1.2.	Guarantee fee (introduced by President's of the Management Board Disposal from 17.07.2015, in force beginning with 10.08.2015)				

	BANKING SERVICES	FEES / COMMISSIONS	NOTE
4.1.2.1.	- Letter of Credit with cash collateral	Free of charge	
4.1.2.2.	- Letter of Credit secured by credit facilities (modified by Decision of the Product and Prices Committee of 08.07.2022, in force since 05.08.2022)	2.4% annually from the amount	- the commission is charged monthly in advance on the anniversary date
4.1.3.	Organizing the acceptance of the L/C by foreign bank	30 EUR	
4.1.4.	Acceptance the L/C by foreign bank	De facto cost of the foreign bank	
4.1.5.	Modifying of the L/C	30 EUR	- except increase the amount
		0,20% from the	
4.1.6.	Verification documents for letter of credit used by OTP Bank SA	amount, min. 50 EUR, max. 300 EUR	
4.1.7.	Processing payment for L/C (modified by Decision of President of the Bank from 01.10.2009, in force beginning 06.01.2010)		 or to be paid the equivalent in MDL at the commercial selling non-cash exchange rate of the bank on the transaction day
4.1.8.	Divergences in presented documents	50 EUR	- from recipient
4.1.9.	Cancelling the letters of credit	30 EUR	
4.1.10.	Fee for release the documents without verification	15 EUR	- for one set of documents
2	Export letters of credit		
	First L/C notification	25 EUR	
4.2.2.	L/C notification	50 EUR	
	Verification documents for letter of credit used by OTP Bank SA	0,20% from the amount, min. 50 EUR, max. 300 EUR	
4.2.4.	Advising L/C modifications	30 EUR	
4.2.5.	L/C confirmation		
4.2.5.1.	- L/C with cash collateral, IFI guaranties (EBRD, IFC etc.) (modified by Decision of the Product and Prices Committee of 08.07.2022, in force since 05.08.2022)	0,72% annually from the amount, min. 50 EUR monthly	- the commission is charged monthly in advance on the anniversary date
4.2.5.2.	-within the limits approved for the banks (modified by Decision of the Product and Prices Committee of 08.07.2022, in force since 05.08.2022)	0.24%-5.04% annually from the amount, min. 50 EUR monthly	 the commission is charged monthly in advance on the anniversary date
4.2.6.	Transfer of L/C to other beneficiary	0,30% from the amount min. 50 EUR, max. 500 EUR	
4.2.7.	Reimbursment claim on third bank	50 EUR	
4.2.8.	Solving the document discrepancies	50 EUR	
4.2.9.	Receiving and delivering documents to the bank designated foreign, without their verifying	15 EUR + express curier commission	
4.2.10.	Replacement of documents already submitted to external	30 EUR + express curier commission	
4.2.11.	Cancelling the export letters of credit	30 EUR	
3	Export Incasso		•
4.3.1.	Remittal documents for accepting / cashing	0,20% from the amount min. 30 EUR, max. 200 EUR	
4.3.2	Modifying initial conditions	25 EUR	
	Fate of documents inquiry	10 EUR	
	Return unpaid documents	25 EUR	
4.3.4.	Import Incasso	2010/1	l
	Incasso notification	40 EUR	
		4	
4.4.2.	Advising incasso modifications	40 EUR 0,25% from the amount	- or to be paid the equivalent in MDL at the commercial selling non-cash exchange rate of
4.4.3.	Payment incasso documents (modified by Decision of President of the Bank from 01.10.2009, in force beginning 06.02.2010)	min. 25 EUR, max. 300 EUR	the bank on the transaction day
4.4.4.	(modified by Decision of President of the Bank from 01.10.2009, in force beginning 06.02.2010) Protest charges		
4.4.4.	(modified by Decision of President of the Bank from 01.10.2009, in force beginning 06.02.2010)	EUR 2% + protest commissions (notary,	
4.4.4. 4.4.5.	(modified by Decision of President of the Bank from 01.10.2009, in force beginning 06.02.2010) Protest charges	EUR 2% + protest commissions (notary, taxes)	

	BANKING SERVICES	FEES / COMMISSIONS	NOTE
5	Bank guarantees / issued stand-by letters of credit in Foreign C	urrency	
4.5.1.	Commission for approval of banking guarantees / Stand-by letters of credit		
4.5.1.1.	(modified by Management Board's Excerpt of Minutes from 16.11.2016, in force beginning with 01.03.2017) - Guarantees secured by real estate / mobile goods (modified by Management Board's Excerpt of Minutes from 28.09.2016, in force beginning with 17.10.2016)	1% from the amount min. 100 EUR	 or to be paid in the equivalent of the Bank guarantees / issued stand-by letters of credit currency at the National Bank exchange rate or the transaction day
4.5.1.2.	- Guarantees secured by money blocked on current /deposit account (modified by Management Board's Excerpt of Minutes from 28.09.2016, in force beginning with 17.10.2016)	1% from the amount min. 100 EUR	 or to be paid in the equivalent of the Bank guarantees / issued stand-by letters of credit currency at the National Bank exchange rate or the transaction day
4.5.1.3.	- Guarantees secured by contra guarantee	Negotiable, min.150 EUR	
4.5.1.4.	- Unsecured guarantees (introduced by Decision of Product & Pricing Committee from 14.08.2020, in force beginning 14.09.2020)	1% from the amount min. 100 EUR	
4.5.2.	Guarantee commission (modified by Decision of President of the Bank from 17.12.2014, in force beginning 12.01.2015)		
4.5.2.1.	Guarantees secured by real estate / mobile goods	3% annually from the amount	- the commission is charged monthly in advance on the anniversary date
4.5.2.2.	- Guarantees secured by money blocked on current account/guarantee deposit without interest	Free of charge	 exception - guarantees secured partly by cash collateral - in this case will be aplied commission p.4.5.2.1
4.5.2.3.	- Guarantees secured by contra guarantee (modified by Decision of the Product and Prices Committee of 08.07.2022, in force since 05.08.2022)	0.12-5.04% annually from the amount, min. 50 EUR monthly	- the commission is charged monthly in advance on the anniversary date
4.5.2.4.	- Unsecured guarantees (modified by Decision of the Product and Prices Committee of 08.07.2022, in force since 05.08.2022)	5.4% annually from the amount	 the commission is charged monthly in advance on the anniversary date
4.5.3.	Receiving and checking payment request and another documents	0,20% of the amount min. 30 EUR, max. 200 EUR	
4.5.4.	Processing payment by checking payment (modified by Decision of President of the Bank from 01.10.2009, in force beginning 06.02.2010)	0,25% of the amount, min. 25 EUR, max. 300 EUR	 or to be paid the equivalent in MDL at the commercial selling non-cash exchange rate of the bank on the transaction day
4.5.5.	Other changes	50 EUR	
4.5.6.	Cancelling the guarantees / issued Stand-by letters of credit before the expire date	20 EUR	
4.5.7.	Authentication and presentation of requests for release from liabilities under the bank guarantee	20 EUR	
4.5.8.	Increase value and / or valability banking guarantees / Stand-by letters of credit (modified by Pricing Committee Minutes from 26.07.2018, in force beginning 20.08.2018)		
4.5.8.1.	- Guarantees secured by real estate / mobile goods	1% from the amount min. 100 EUR	
4.5.8.2.	- Guarantees secured by money blocked on current /deposit account	1% from the amount min. 100 EUR	
4.5.8.3.	- Guarantees secured by contra guarantee	Negotiable, min.75 EUR	
4.5.8.4.	(Included by Decision of the Product and Prices Committee of 08.07.2022, in force since 05.08.2022)	1% from the amount min. 100 EUR	
	on the complexity of the transactions conducted, the Bank may apply other values for commis	ssions listed in subchapter 5	of Chapter 4 , the customer being notified in
6	ncluded by Decision of Pricing Committee from 21.09.2018, in force beginning 24.09.2018) Bank guarantees / received stand-by letters of credit		
4.6.1.	Cuarantees / stand by L/C notification to the alignt	50 EUR	
4.6.2.	Authentication of signatures and wording analysis of bank guarantees/ "stand-by" L/C received by the beneficiaries	50 EUR	
400	(modified and included by Pricing Committee Minutes from 01.08.2019, in force beginning 01.09.2019)		
4.6.3.	Advising modifications Authentication and presentation to the guarantor bank the benficiary letter	30 EUR	
4.6.4.	regarding the release from liabilities under the bank guarantee/stand-by LC (modified by Decision of Product & Pricing Committee from 19.04.2021, in force beginning 14.06.2021)	50 EUR	
4.6.5.	Authentication and presentation of demand for payment under the bank guarantee /stand-by LC	50 EUR	
7	Additional Services		
4.7.1.	Telecommunication expenses (SWIFT)	10 EUR	 each message or to be paid the equivalent in MDL at the commercial selling non-cash exchange rate of the bank on the transaction day
4.7.2.	Documents transferred to banks by express post	De facto cost	
4.7.3.	Consulting services	100 lei	- per one consultation - inclusively VAT
4.7.4.	Advising a Letter of Credit/ Bank Guarantee/ SBLC to a second advising bank or to the non-cliet (modified by Decision of Product & Pricing Committee from 19.04.2021, in force beginning 14.06.2021)	100 EUR	

	Discounting letters of credit		- is charged in advance monthly or part of the
			- is charged in advance monthly or part of the
	Arrangement commission (modified by Pricing Committee Minutes from 26.07.2018, in force beginning 20.08.2018)	0,1% from the amount, min. 30 EUR	month - or to be paid in the equivalent of the Discounting Letter of Credit currency at the National Bank exchange rate on the transaction day
V. SECL	JRITIES MARKET SERVICES		
	State securities market services		
5.1.1.	Opening of cash account for operations (modified by Pricing Committee Minutes from 21.09.2018, in force beginning 24.09.2018)	50 lei	Single commission. Is charged on account opening
5.1.2.	(depending on the value of transactions) (modified by Pricing Committee Minutes from 21.05.2015) (modified by Pricing Committee Minutes from 30.11.2018, in force beginning 03.12.2018)		
	- up to 1 000 000,00 MDL	0,40% min. 50.00 MDL	From transaction value. Is charged on
-	- from 1 000 001,00 up to 3 000 000,00 MDL	0,25% min. 4 000.00 MDL	settlements related to the registered
ļ	- from 3 000 001,00 and more	0,15%, min. 7 500,00 MDI	transactions
5.1.3.	Services for selling state securities on the secondary market (Included by Decision of Pricing Committee from 30.11.2018, in force beginning 03.12.2018)	The commission is charged in the amount of 50% of the commissions for the purchasing services	From transaction value. Is charged on settlements related to the registered transactions
	Intermediary services		
	(modified by Pricing Committee Minutes from 21.09.2018, in force beginning 24.09.2018) Opening of cash account for operations		
5/1	(Modified by Pricing Committee Minutes from 21.09.2018, in force beginning 24.09.2018)	50 lei	
5.2.2.	Reception and transmission of orders in relation to financial instruments (Included by Decision of Pricing Committee from 21.09.2018, in force beginning 24.09.2018)	50 lei	For one order. Is charged regardless of whethe or not the transaction has been recorded on Order.
	Participation in open outcry auctions (Included by Decision of Pricing Committee from 21.09.2018, in force beginning 24.09.2018)	100 MDL	For one application. Is charged regardless of whether or not the transaction has been recorded on Application.
	Brokerage operations in dependence of transactions value:		
5.2.4.1.	(Included by Decision of Pricing Committee from 21.09.2018, in force beginning 24.09.2018) - up to 10 000 lei	5%, min 75 lei	
5.2.4.1.	- from 10 001 up to 25 000 lei	4%, min. 500 lei	
5.2.4.3.	- from 25 001 up to 50 000 lei	3%, min. 1 000 lei	
5.2.4.3.			-
5.2.4.4.	- from 50 001 up to 100 000 lei - from 100 001 up to 250 000 lei	2%, min. 1 500 lei 1%, min. 2 000 lei	
5.2.4.6.	- from 250 001 up to 500 000 lei	0,75%, min. 2 500 lei	- from transaction value, ls charged on
5.2.4.7.	- from 500 001 up to 1 000 000 lei	0,50%, min. 3 750 lei	settlements related to the registered transactions
5.2.4.8.	- from 1 000 001 up to 2 500 000 lei	0,40%, min. 5 000 lei	
5.2.4.9.	- from 2 500 001 up to 5 000 000 lei	0,30%, min. 10 000 lei	
5.2.4.10.	- from 5 000 001 up to 10 000 000 lei		
-		0,20%, min. 15 000 lei	-
	- from 10 000 001 lei and more	0,10%, min. 20 000 lei	
5.2.5.	Failed transactions due to cancellation or the expiry of the customer order and customer's refusal to submit another order similar to the same actions (Included by Decision of Pricing Committee from 21.09.2018, in force beginning 24.09.2018)	lei250	Is charged after Order cancellation / expiration.
5.2.6.	Investment consulting	According to the contract	- plus VAT
527	Underwriting and/or placement of financial instruments services (Included by Decision of Pricing Committee from 21.09.2018, in force beginning 24.09.2018)	According to the	
J.Z.1.	(Included by Decision of Pricing Committee from 21.09.2018, in force beginning 24.09.2018)	contract	l
5.2.8.	Fusion and incorporate transactions	According to the contract	- plus VAT
_	Processing of investment offers and stock shares sale (Included by Decision of Pricing Committee from 21.09.2018, in force beginning 24.09.2018)	According to the contract	
Note: For sebeginning 2	services not included in this compartment, commissions and fees are agreed with the custome 24 09 2018)	r. (Included by Decision of F	Pricing Committee from 21.09.2018, in force
	Safe deposit box rent		
	The tariffs to be apply for contracts signed until 31.12.2019		
	Safe rent		
	(modified by Management Board's Excerpt of Minutes from 25.01.2017, in force beginning with 01.03.2017) - for term 3 months	300 lei / per month	- inclusively VAT
	- for term 6 months	240 lei /per month	- regardless of size
-	- for term 12 months	180 lei / per month	l
ł	Penalty for cancellation of the contract	25% from the rent (p.6.1.1.), for the entire	
6.1.2.	(introduced by Management Board's Excerpt of Minutes from 25.01.2017, in force beginning 01.03.2017)	contract period.	

	BANKING SERVICES	FEES / COMMISSIONS	NOTE
	DAINKING SERVICES	1,25% from the caution	NOTE
	Develop for deleveral because in second the second second base second	amount for holding the	
6.1.4.	Penalty for delayed key return, in case the contract has expired (modified by Decision of President of the Bank from 21.01.2010, in force beginning 06.02.2010)	key (p.6.1.4.), for each	
		delayed day	
		0,8% from monthly	
	Penalty for delayed monthly rent payments	payment for safe rent	
6.1.5.	(modified by Decision of President of the Bank from 21.01.2010, in force beginning 06.02.2010)	(p.6.1.1.) for each	
		delayed day	
616	Fine for safe enforced opening	1 000 lei	- the fine is charged at the moment of opening
	(introduced by Decision of President of the Bank from 11.07.2014, in force beginning 01.08.2014)		the safe box
1.2.	The tariffs to be apply for contracts signed/ renew since 01.01.2	020	
6.1.7.	Safe rent (modified by Decision of Pricing Committee from 13.12.2019, in force beginning with 01.01.2020)		 inclusively VAT paid at the moment of contract signing or
	- for term 1 month	900 lei	- paid at the moment of contract signing of
	- for term 3 months	1800 lei	contract renewal, for integral period
	- for term 6 months	2880 lei	- regardless of sizepaid at the moment of
			contract signing or contract renewal, for integra
	- for term 12 months	4320 lei	period
6.1.8.	Caution for holding the key	2 000 lei/key	- caution amount will be reimbursed at the
0.1.0.	(modified by Decision of Pricing Committee from 13.12.2019, in force beginning with 01.01.2020)	2 000 101/103	expiration date of the contract
	Penalty for monthly keeping the goods after the expiry of the term of rent of the		for each month [including incomplete] of
6.1.9.	safe box	750 lei	keeping the goods after the expiry of the term of rent of the safe box
	(Included by Decision of President of the Bank from 13.12.2019, in force beginning 01.01.2020)		of rent of the safe box - the fine is charged at the moment of opening
6.1.10.	Fine for safe enforced opening (modified by Decision of Pricing Committee from 13.12.2019, in force beginning with 01.01.2020)	2 000 lei	the safe box
2	Other services		
	Sending the documents through the simple post:	1	
6.2.1.	(modified by Decision of President of the Bank from 10.10.2014, in force beginning 10.11.2014)		
6.2.1.1.		10 lei	
6.2.1.2.		20 lei	- per one document
	Fax message:	20101	
6.2.2.	(modified by Decision of President of the Bank from 10.10.2014, in force beginning 10.11.2014)		
6.2.2.1.	- inside of Republic of Moldova	25 lei	- per one page
6.2.2.2.	- outside of Republic of Moldova	60 lei	- inclusively VAT
	Confirming account balances or preparing other information provided at the		
6.2.3.	request of the auditor or others correspondent bank	50 USD	- per one request
	Courier convice for conding the documents		- to be charged at the moment of tranzaction or
6.2.4.	Courier service for sending the documents (introduced by Decision of President of the Bank from 10.10.2014, in force beginning 10.11.2014)	De facto cost	after tranzaction execution
			- including VAT
6.2.5.	Sending the documents through the simple post: (introduced by Decision of President of the Bank from 10.10.2014, in force beginning 10.11.2014)	De facto cost	 to be charged at the moment of tranzaction or after tranzaction execution
3	POS Terminals		
J	1 00 Terminais		
	Commission for accenting Vice/Martercard:	1	
6.3.1.	Commission for accepting Visa/Martercard:		
6.3.1.	Commission for accepting Visa/Martercard: (introduced by Decision N.4 Product, Pricing and Customer Experience Management Committee Meeting from 24.01.2025, in force beginning 29.01.2025)		
	(introduced by Decision N.4 Product, Pricing and Customer Experience Management Committee Meeting from 24.01.2025, in force beginning 29.01.2025)	1.40% din suma	
	(introduced by Decision N.4 Product, Pricing and Customer Experience Management Committee Meeting		
6.3.1.1.	(introduced by Decision N.4 Product, Pricing and Customer Experience Management Committee Meeting from 24.01.2025, in force beginning 29.01.2025) - commission for accepting Visa/Mastercard cards issued by OTP Bank S.A.	1.40% din suma	-It is collected the following day for the previous
	(introduced by Decision N.4 Product, Pricing and Customer Experience Management Committee Meeting from 24.01.2025, in force beginning 29.01.2025) - commission for accepting Visa/Mastercard cards issued by OTP Bank S.A.	1.40% din suma operațiunii	-It is collected the following day for the previous day.
6.3.1.1. 6.3.1.2.	(introduced by Decision N.4 Product, Pricing and Customer Experience Management Committee Meeting from 24.01.2025, in force beginning 29.01.2025) - commission for accepting Visa/Mastercard cards issued by OTP Bank S.A. - commission for accepting Visa/Mastercard cards issued by other banks of Moldova	1.40% din suma operațiunii 1.90% din suma	-It is collected the following day for the previous day.
6.3.1.1. 6.3.1.2.	(introduced by Decision N.4 Product, Pricing and Customer Experience Management Committee Meeting from 24.01.2025, in force beginning 29.01.2025) - commission for accepting Visa/Mastercard cards issued by OTP Bank S.A. - commission for accepting Visa/Mastercard cards issued by other banks of	1.40% din suma operațiunii 1.90% din suma operațiunii	,
6.3.1.1. 6.3.1.2.	(introduced by Decision N.4 Product, Pricing and Customer Experience Management Committee Meeting from 24.01.2025, in force beginning 29.01.2025) - commission for accepting Visa/Mastercard cards issued by OTP Bank S.A. - commission for accepting Visa/Mastercard cards issued by other banks of Moldova	1.40% din suma operațiunii 1.90% din suma operațiunii 2.70 % din suma	3 1
6.3.1.1. 6.3.1.2.	(introduced by Decision N.4 Product, Pricing and Customer Experience Management Committee Meeting from 24.01.2025, in force beginning 29.01.2025) - commission for accepting Visa/Mastercard cards issued by OTP Bank S.A. - commission for accepting Visa/Mastercard cards issued by other banks of Moldova	1.40% din suma operațiunii 1.90% din suma operațiunii 2.70 % din suma	day. - fee applies if the monthly value of the card acceptance fees set out in points 6.3.1.1 -
6.3.1.1. 6.3.1.2. 6.3.1.3.	 (introduced by Decision N.4 Product, Pricing and Customer Experience Management Committee Meeting from 24.01.2025, in force beginning 29.01.2025) - commission for accepting Visa/Mastercard cards issued by OTP Bank S.A. - commission for accepting Visa/Mastercard cards issued by other banks of Moldova - commission for accepting Visa/Mastercard cards issued abroad 	1.40% din suma operațiunii 1.90% din suma operațiunii 2.70 % din suma operațiunii	day. - fee applies if the monthly value of the card acceptance fees set out in points 6.3.1.1 - 6.3.1.3 is less than the minimum monthly
6.3.1.1. 6.3.1.2. 6.3.1.3.	(introduced by Decision N.4 Product, Pricing and Customer Experience Management Committee Meeting from 24.01.2025, in force beginning 29.01.2025) - commission for accepting Visa/Mastercard cards issued by OTP Bank S.A. - commission for accepting Visa/Mastercard cards issued by other banks of Moldova	1.40% din suma operațiunii 1.90% din suma operațiunii 2.70 % din suma	day. - fee applies if the monthly value of the card acceptance fees set out in points 6.3.1.1 - 6.3.1.3 is less than the minimum monthly service fee. In this case, the merchant shall pay
6.3.1.1. 6.3.1.2. 6.3.1.3.	 (introduced by Decision N.4 Product, Pricing and Customer Experience Management Committee Meeting from 24.01.2025, in force beginning 29.01.2025) - commission for accepting Visa/Mastercard cards issued by OTP Bank S.A. - commission for accepting Visa/Mastercard cards issued by other banks of Moldova - commission for accepting Visa/Mastercard cards issued abroad 	1.40% din suma operațiunii 1.90% din suma operațiunii 2.70 % din suma operațiunii	day. - fee applies if the monthly value of the card acceptance fees set out in points 6.3.1.1 - 6.3.1.3 is less than the minimum monthly service fee. In this case, the merchant shall pay the difference between the minimum monthly
6.3.1.1. 6.3.1.2. 6.3.1.3.	 (introduced by Decision N.4 Product, Pricing and Customer Experience Management Committee Meeting from 24.01.2025, in force beginning 29.01.2025) - commission for accepting Visa/Mastercard cards issued by OTP Bank S.A. - commission for accepting Visa/Mastercard cards issued by other banks of Moldova - commission for accepting Visa/Mastercard cards issued abroad 	1.40% din suma operațiunii 1.90% din suma operațiunii 2.70 % din suma operațiunii	day. - fee applies if the monthly value of the card acceptance fees set out in points 6.3.1.1 - 6.3.1.3 is less than the minimum monthly service fee. In this case, the merchant shall pay
6.3.1.1. 6.3.1.2. 6.3.1.3. 6.3.1.4.	(introduced by Decision N.4 Product, Pricing and Customer Experience Management Committee Meeting from 24.01.2025, in force beginning 29.01.2025) - commission for accepting Visa/Mastercard cards issued by OTP Bank S.A. - commission for accepting Visa/Mastercard cards issued by other banks of Moldova - commission for accepting Visa/Mastercard cards issued abroad - minimum monthly fee	1.40% din suma operațiunii 1.90% din suma operațiunii 2.70 % din suma operațiunii	day. - fee applies if the monthly value of the card acceptance fees set out in points 6.3.1.1 - 6.3.1.3 is less than the minimum monthly service fee. In this case, the merchant shall pay the difference between the minimum monthly service fee and the monthly value of the
6.3.1.1. 6.3.1.2. 6.3.1.3. 6.3.1.4. VII. BAI	(introduced by Decision N.4 Product, Pricing and Customer Experience Management Committee Meeting from 24.01.2025, in force beginning 29.01.2025) - commission for accepting Visa/Mastercard cards issued by OTP Bank S.A. - commission for accepting Visa/Mastercard cards issued by other banks of Moldova - commission for accepting Visa/Mastercard cards issued abroad - minimum monthly fee NK LENDING OPERATIONS **	1.40% din suma operaţiunii 1.90% din suma operaţiunii 2.70 % din suma operaţiunii 200 lei	day. - fee applies if the monthly value of the card acceptance fees set out in points 6.3.1.1 - 6.3.1.3 is less than the minimum monthly service fee. In this case, the merchant shall pay the difference between the minimum monthly service fee and the monthly value of the
6.3.1.1. 6.3.1.2. 6.3.1.3. 6.3.1.4.	(introduced by Decision N.4 Product, Pricing and Customer Experience Management Committee Meeting from 24.01.2025, in force beginning 29.01.2025) - commission for accepting Visa/Mastercard cards issued by OTP Bank S.A. - commission for accepting Visa/Mastercard cards issued by other banks of Moldova - commission for accepting Visa/Mastercard cards issued abroad - minimum monthly fee	1.40% din suma operaţiunii 1.90% din suma operaţiunii 2.70 % din suma operaţiunii 200 lei	day. - fee applies if the monthly value of the card acceptance fees set out in points 6.3.1.1 - 6.3.1.3 is less than the minimum monthly service fee. In this case, the merchant shall pay the difference between the minimum monthly service fee and the monthly value of the
6.3.1.1. 6.3.1.2. 6.3.1.3. 6.3.1.4. VII. BAI 1	(introduced by Decision N.4 Product, Pricing and Customer Experience Management Committee Meeting from 24.01.2025, in force beginning 29.01.2025) - commission for accepting Visa/Mastercard cards issued by OTP Bank S.A commission for accepting Visa/Mastercard cards issued by other banks of Moldova - commission for accepting Visa/Mastercard cards issued abroad - minimum monthly fee NK LENDING OPERATIONS ** Loans for working capital/ Investment Loans/ Credit Lines/ Over (modified by Decision of Pricing Committee of 19.02.2024, in force since 15.04.2024)	1.40% din suma operaţiunii 1.90% din suma operaţiunii 2.70 % din suma operaţiunii 2.70 lei	day. - fee applies if the monthly value of the card acceptance fees set out in points 6.3.1.1 - 6.3.1.3 is less than the minimum monthly service fee. In this case, the merchant shall pay the difference between the minimum monthly service fee and the monthly value of the acceptance fees.
6.3.1.1. 6.3.1.2. 6.3.1.3. 6.3.1.4. VII. BAI 1	(introduced by Decision N.4 Product, Pricing and Customer Experience Management Committee Meeting from 24.01.2025, in force beginning 29.01.2025) - commission for accepting Visa/Mastercard cards issued by OTP Bank S.A commission for accepting Visa/Mastercard cards issued by other banks of Moldova - commission for accepting Visa/Mastercard cards issued abroad - minimum monthly fee NK LENDING OPERATIONS ** Loans for working capital/ Investment Loans/ Credit Lines/ Over	1.40% din suma operațiunii 1.90% din suma operațiunii 2.70 % din suma operațiunii 200 lei 200 lei	day. - fee applies if the monthly value of the card acceptance fees set out in points 6.3.1.1 - 6.3.1.3 is less than the minimum monthly service fee. In this case, the merchant shall pay the difference between the minimum monthly service fee and the monthly value of the acceptance fees. - is charged including for frame agreements
6.3.1.1. 6.3.1.2. 6.3.1.3. 6.3.1.4. VII. BAN 1 7.1.1.	(introduced by Decision N.4 Product, Pricing and Customer Experience Management Committee Meeting from 24.01.2025, in force beginning 29.01.2025) - commission for accepting Visa/Mastercard cards issued by OTP Bank S.A commission for accepting Visa/Mastercard cards issued by other banks of Moldova - commission for accepting Visa/Mastercard cards issued abroad - commission for accepting Visa/Mastercard cards issued abroad - minimum monthly fee NK LENDING OPERATIONS ** Loans for working capital/ Investment Loans/ Credit Lines/ Over (modified by Decision of Pricing Committee of 19.02.2024, in force since 15.04.2024) File review fee	1.40% din suma operațiunii 1.90% din suma operațiunii 2.70 % din suma operațiunii 2.70 % din suma operațiunii 200 lei	 day. fee applies if the monthly value of the card acceptance fees set out in points 6.3.1.1 - 6.3.1.3 is less than the minimum monthly service fee. In this case, the merchant shall pay the difference between the minimum monthly service fee and the monthly value of the acceptance fees. is charged including for frame agreements is charged including when renewing credit
6.3.1.1. 6.3.1.2. 6.3.1.3. 6.3.1.4. VII. BAN 1 7.1.1.	(introduced by Decision N.4 Product, Pricing and Customer Experience Management Committee Meeting from 24.01.2025, in force beginning 29.01.2025) - commission for accepting Visa/Mastercard cards issued by OTP Bank S.A commission for accepting Visa/Mastercard cards issued by other banks of Moldova - commission for accepting Visa/Mastercard cards issued abroad - minimum monthly fee NK LENDING OPERATIONS ** Loans for working capital/ Investment Loans/ Credit Lines/ Over (modified by Decision of Pricing Committee of 19.02.2024, in force since 15.04.2024)	1.40% din suma operațiunii 1.90% din suma operațiunii 2.70 % din suma operațiunii 2.70 % din suma operațiunii 200 lei	day. - fee applies if the monthly value of the card acceptance fees set out in points 6.3.1.1 - 6.3.1.3 is less than the minimum monthly service fee. In this case, the merchant shall pay the difference between the minimum monthly service fee and the monthly value of the acceptance fees.
6.3.1.1. 6.3.1.2. 6.3.1.3. 6.3.1.4. VII. BAN 1 7.1.1. 7.1.2.	(introduced by Decision N.4 Product, Pricing and Customer Experience Management Committee Meeting from 24.01.2025, in force beginning 29.01.2025) - commission for accepting Visa/Mastercard cards issued by OTP Bank S.A commission for accepting Visa/Mastercard cards issued by other banks of Moldova - commission for accepting Visa/Mastercard cards issued by other banks of moldova - commission for accepting Visa/Mastercard cards issued abroad - minimum monthly fee NK LENDING OPERATIONS ** Loans for working capital/ Investment Loans/ Credit Lines/ Over (modified by Decision of Pricing Committee of 19.02.2024, in force since 15.04.2024) File review fee Credit granting fee	1.40% din suma operațiunii 1.90% din suma operațiunii 2.70 % din suma operațiunii 2.70 % din suma operațiunii 200 lei 200 lei rdraft According to the contract According to the contract According to the contract According to the contract	 day. fee applies if the monthly value of the card acceptance fees set out in points 6.3.1.1 - 6.3.1.3 is less than the minimum monthly service fee. In this case, the merchant shall pay the difference between the minimum monthly service fee and the monthly value of the acceptance fees. is charged including for frame agreements is charged including when renewing credit
6.3.1.1. 6.3.1.2. 6.3.1.3. 6.3.1.4. VII. BAN 1 7.1.1. 7.1.2.	(introduced by Decision N.4 Product, Pricing and Customer Experience Management Committee Meeting from 24.01.2025, in force beginning 29.01.2025) - commission for accepting Visa/Mastercard cards issued by OTP Bank S.A commission for accepting Visa/Mastercard cards issued by other banks of Moldova - commission for accepting Visa/Mastercard cards issued abroad - commission for accepting Visa/Mastercard cards issued abroad - minimum monthly fee NK LENDING OPERATIONS ** Loans for working capital/ Investment Loans/ Credit Lines/ Over (modified by Decision of Pricing Committee of 19.02.2024, in force since 15.04.2024) File review fee	1.40% din suma operațiunii 1.90% din suma operațiunii 2.70 % din suma operațiunii 2.70 % din suma operațiunii 200 lei 200 lei rdraft According to the contract	 day. fee applies if the monthly value of the card acceptance fees set out in points 6.3.1.1 - 6.3.1.3 is less than the minimum monthly service fee. In this case, the merchant shall pay the difference between the minimum monthly service fee and the monthly value of the acceptance fees. is charged including for frame agreements is charged including when renewing credit
6.3.1.1. 6.3.1.2. 6.3.1.3. 6.3.1.4. VII. BAN 1 7.1.1. 7.1.2. 7.1.3.	(introduced by Decision N.4 Product, Pricing and Customer Experience Management Committee Meeting from 24.01.2025, in force beginning 29.01.2025) - commission for accepting Visa/Mastercard cards issued by OTP Bank S.A commission for accepting Visa/Mastercard cards issued by other banks of Moldova - commission for accepting Visa/Mastercard cards issued by other banks of moldova - commission for accepting Visa/Mastercard cards issued abroad - minimum monthly fee NK LENDING OPERATIONS ** Loans for working capital/ Investment Loans/ Credit Lines/ Over (modified by Decision of Pricing Committee of 19.02.2024, in force since 15.04.2024) File review fee Credit granting fee	1.40% din suma operațiunii 1.90% din suma operațiunii 2.70 % din suma operațiunii 2.70 % din suma operațiunii 200 lei 200 lei According to the contract According to the Contract According to the contract According to the contract	 day. fee applies if the monthly value of the card acceptance fees set out in points 6.3.1.1 - 6.3.1.3 is less than the minimum monthly service fee. In this case, the merchant shall pay the difference between the minimum monthly service fee and the monthly value of the acceptance fees. is charged including for frame agreements is charged including when renewing credit
6.3.1.1. 6.3.1.2. 6.3.1.3. 6.3.1.4. VII. BAI 7.1.1. 7.1.2. 7.1.3. 7.1.4.	(introduced by Decision N.4 Product, Pricing and Customer Experience Management Committee Meeting from 24.01.2025, in force beginning 29.01.2025) - commission for accepting Visa/Mastercard cards issued by OTP Bank S.A commission for accepting Visa/Mastercard cards issued by other banks of Moldova - commission for accepting Visa/Mastercard cards issued abroad - commission for accepting Visa/Mastercard cards issued abroad - minimum monthly fee NK LENDING OPERATIONS ** Loans for working capital/ Investment Loans/ Credit Lines/ Over (modified by Decision of Pricing Committee of 19.02.2024, in force since 15.04.2024) File review fee Credit granting fee Management Fee Non-use fee	1.40% din suma operațiunii 1.90% din suma operațiunii 2.70 % din suma operațiunii 2.70 % din suma operațiunii 200 lei 200 lei rdraft According to the contract	 day. fee applies if the monthly value of the card acceptance fees set out in points 6.3.1.1 - 6.3.1.3 is less than the minimum monthly service fee. In this case, the merchant shall pay the difference between the minimum monthly service fee and the monthly value of the acceptance fees. is charged including for frame agreements is charged including when renewing credit
6.3.1.1. 6.3.1.2. 6.3.1.3. 6.3.1.4. VII. BAI 7.1.1. 7.1.2. 7.1.3. 7.1.4.	(introduced by Decision N.4 Product, Pricing and Customer Experience Management Committee Meeting from 24.01.2025, in force beginning 29.01.2025) - commission for accepting Visa/Mastercard cards issued by OTP Bank S.A commission for accepting Visa/Mastercard cards issued by other banks of Moldova - commission for accepting Visa/Mastercard cards issued by other banks of Moldova - commission for accepting Visa/Mastercard cards issued by other banks of moldova - commission for accepting Visa/Mastercard cards issued abroad - minimum monthly fee NK LENDING OPERATIONS ** Loans for working capital/ Investment Loans/ Credit Lines/ Over (modified by Decision of Pricing Committee of 19.02.2024, in force since 15.04.2024) File review fee Credit granting fee Management Fee	1.40% din suma operațiunii 1.90% din suma operațiunii 2.70 % din suma operațiunii 2.70 % din suma operațiunii 200 lei 200 lei Contract According to the contract	 day. fee applies if the monthly value of the card acceptance fees set out in points 6.3.1.1 - 6.3.1.3 is less than the minimum monthly service fee. In this case, the merchant shall pay the difference between the minimum monthly service fee and the monthly value of the acceptance fees. is charged including for frame agreements is charged including when renewing credit
6.3.1.1. 6.3.1.2. 6.3.1.3. 6.3.1.4. VII. BAI 7.1.1. 7.1.2. 7.1.3. 7.1.4. 7.1.5.	(introduced by Decision N.4 Product, Pricing and Customer Experience Management Committee Meeting from 24.01.2025, in force beginning 29.01.2025) - commission for accepting Visa/Mastercard cards issued by OTP Bank S.A commission for accepting Visa/Mastercard cards issued by other banks of Moldova - commission for accepting Visa/Mastercard cards issued abroad - minimum monthly fee NK LENDING OPERATIONS ** Loans for working capital/ Investment Loans/ Credit Lines/ Over (modified by Decision of Pricing Committee of 19.02.2024, in force since 15.04.2024) File review fee Credit granting fee Management Fee Non-use fee Rescheduling (restructuring / rollover) fee	1.40% din suma operațiunii 1.90% din suma operațiunii 2.70 % din suma operațiunii 2.70 % din suma operațiunii 200 lei 200 lei Contract According to the contract According to the Contract According to the contract According to the contract According to the contract According to the contract	 day. fee applies if the monthly value of the card acceptance fees set out in points 6.3.1.1 - 6.3.1.3 is less than the minimum monthly service fee. In this case, the merchant shall pay the difference between the minimum monthly service fee and the monthly value of the acceptance fees. is charged including for frame agreements is charged including when renewing credit
6.3.1.1. 6.3.1.2. 6.3.1.3. 6.3.1.4. VII. BAI 7.1.1. 7.1.2. 7.1.3. 7.1.4. 7.1.5.	(introduced by Decision N.4 Product, Pricing and Customer Experience Management Committee Meeting from 24.01.2025, in force beginning 29.01.2025) - commission for accepting Visa/Mastercard cards issued by OTP Bank S.A commission for accepting Visa/Mastercard cards issued by other banks of Moldova - commission for accepting Visa/Mastercard cards issued abroad - commission for accepting Visa/Mastercard cards issued abroad - minimum monthly fee NK LENDING OPERATIONS ** Loans for working capital/ Investment Loans/ Credit Lines/ Over (modified by Decision of Pricing Committee of 19.02.2024, in force since 15.04.2024) File review fee Credit granting fee Management Fee Non-use fee	1.40% din suma operațiunii 1.90% din suma operațiunii 2.70 % din suma operațiunii 2.70 lei 200 lei 200 lei According to the contract	 day. fee applies if the monthly value of the card acceptance fees set out in points 6.3.1.1 - 6.3.1.3 is less than the minimum monthly service fee. In this case, the merchant shall pay the difference between the minimum monthly service fee and the monthly value of the acceptance fees. is charged including for frame agreements is charged including when renewing credit
6.3.1.1. 6.3.1.2. 6.3.1.3. 6.3.1.4. VII. BAN 1 7.1.1. 7.1.2. 7.1.3. 7.1.4. 7.1.5. 7.1.6.	(introduced by Decision N.4 Product, Pricing and Customer Experience Management Committee Meeting from 24.01.2025, in force beginning 29.01.2025) - commission for accepting Visa/Mastercard cards issued by OTP Bank S.A commission for accepting Visa/Mastercard cards issued by other banks of Moldova - commission for accepting Visa/Mastercard cards issued abroad - minimum monthly fee NK LENDING OPERATIONS ** Loans for working capital/ Investment Loans/ Credit Lines/ Over (modified by Decision of Pricing Committee of 19.02.2024, in force since 15.04.2024) File review fee Credit granting fee Management Fee Non-use fee Rescheduling (restructuring / rollover) fee	1.40% din suma operațiunii 1.90% din suma operațiunii 2.70 % din suma operațiunii 2.70 % din suma operațiunii 200 lei 200 lei Contract According to the contract According to the Contract According to the contract According to the contract According to the contract According to the contract	 day. fee applies if the monthly value of the card acceptance fees set out in points 6.3.1.1 - 6.3.1.3 is less than the minimum monthly service fee. In this case, the merchant shall pay the difference between the minimum monthly service fee and the monthly value of the acceptance fees. is charged including for frame agreements is charged including when renewing credit

71.9 Fee related to change of other contract clauses According to the contract contract. is charged including for fame agreement. 71.10 Contribution According to the contract contract. Contract contract. 71.11 Contract of the conversion of credit resources granted from international contract. Contract contract. Contract contract. 71.12 Contract of the conversion of credit resources granted from international contract. Contract contract. Contract contract. 71.12 Contract of MDL bank guarantees 1.6%, min 2000 his international contract. Fee relation of the conversion of credit resources and the streng match in the streng match i		BANKING SERVICES	FEES / COMMISSIONS	NOTE
1.10 Value refer The online of order contract signed under the contract signed under the contract signed under the contract signed under the contract signed up to 28.02.2019) The online of the contract signed up to 28.02.2019) 1.11.2. for Marco Enterpretes and Individual with enterpreneurial activity 1.5%, min 1500 kit 1.12.1. for Marco Enterpretes and Individual with enterpreneurial activity 1.5%, min 1500 kit 1.12.1. for Marco Enterpretes and Individual with enterpreneurial activity 1.5%, min 1500 kit 1.13.1. - Guarantees secured by real estate / mobile goods 1% from the amount min 500 kit 1.13.1. - Guarantees secured by real estate / mobile goods 1% from the amount min 50 kit 1.13.1. - Guarantees secured by money blocked on current/deposal account 30% amount min 50 kit 1.13.1. - Guarantees secured by money blocked on current deposal account for the amount min 50 kit 1% from the amount min 50 kit 1.13.1. - Guarantees secured by money blocked on current deposal 30% amount min 50 kit 1.13.1. - Guarantees secured by money blocked on current deposal 1% from the amount min 50 kit 1.13.1. - Guarantees secured by money blocked on current deposal 1% from the amount min 50 kit 1.13.1. - Guarantees secured by money blocked on current deposal 1% from the amount min 50 kit 1.14.1. - Guarantees secured by money blocked on current deposal	7.1.8.	Fee for / replacement / partial release of Collateral	-	- is charged including for frame agreements
1.1.0 wave rise	7.1.9.	Fee related to change of other contract clauses		- is charged including for frame agreements
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	7.4.4.	Early repayment fee	According to the	
The second se	7.4.5.	Leasing repayment deferral/Leasing repayment date change fee	According to the	

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	BANKING SERVICES	FEES / COMMISSIONS	NOTE						
7.4.6.	Fee related to change of other contract clauses	According to the contract							
7.4.7.	Assignment of leasing agreement	According to the contract							
7.4.8.	Pre-financing interest	According to the contract							
5	5 Factoring (included based on the Minutes of the Products and Prices Committee from 09.07.2021, in force since 19.07.2021)								
7.5.1.		0%	 from the value of the factoring frame agreement (or to the amount by which the factoring frame agreement is increased) is charged on the date of signing the factoring contract/additional agreement 						
7.5.2.	Factoring fee (modified by Decision of Pricing Committee from 28.03.2022, in force beginning 04.04.2022)	1% min. 50 MDL / 10 EUR/ 10 USD per invoice	- is paid in advance from the nominal value of the invoice						
7.5.3.	Financing fee	According to the contract	 is paid in advance from the financed amount of the invoice, calculated for the financing period 						
7.5.4.	Penalty financing fee	According to the contract	 applies to the unpaid amount of the invoice, from the day immediately following the due date of the invoice until the date of charging of the invoice 						
7.5.5.	Modification fee	1.000 lei	- charged on the day of signing the additional agreement						

**derogations to commission are performed according to the internal bank procedures

With changes and additions, according to the Pricing Committee Decision, in force starting with:

- 20.04.2009 new fees
- 18.09.2009 modification of p.7.1.1. and p.7.2.1.
- 16.11.2009 modification of Ch.I, Ch.II, Ch.IV, Ch.VI and Ch.VII
- 06.02.2010 modification of Ch.I, Ch.II, Ch.IV, Ch.V, and Ch.VI
- 01.03.2010 modification of p.2.1.1.
- 01.04.2010 modification of p.1.1.3., 1.1.7. and 1.2.1.
- 01.06.2010 addition point in Ch.I
- 06.08.2010 addition point in Ch.I
- 29.10.2010 modification of p.4.5.2. and p.7.5.2.
- 01.01.2011 modification and addition in Ch.I and Ch.II
- 30.03.2011 addition p.10 and modification of p.1.6.3. and p.1.7.2.
- 05.05.2011 modification of p.1.1.1. and p.1.1.5.
- 01.06.2011 addition p.11 in Ch.I
- 01.08.2011 modification, addition points in Ch.VII
- 17.08.2012 modification and addition in Ch.I, Ch.V and Ch.VI
- 29.11.2012 addition Ch. VIII
- 03.04.2013 addition Ch. I
- 17.06.2013 modification and addition in Ch.I, Ch.VI and Ch.VII
- 15.08.2013 modification and addition in Ch.I
- 18.09.2013 addition in Ch. VI p. 6.2.3. and modification in Ch.I p1.6.7., Ch VII
- 13.12.2013 modification of Ch.VII
- 01.03.2014 addition in Ch. II: point 2
- 03.03.2014 modification of p. 1.1.1, 1.1.5, 1.2.1.2, 1.2.1.3, 1.3.2, 1.3.3, 1.3.4, 1.6.3, 1.7.2, deleted p. 1.3.4
- 01.04.2014 modification and addition in Ch.IV: p. 4.1.2, 4.1.10, 4.2.5, 4.2.6, 4.2.10
- 15.04.2014 modification and addition in Ch.IV: p. 4.5.1, 4.5.2, modification and addition in Ch.VII: p.7.5.1, 7.5.2
- 01.07.2014 modification in Ch.I: p. 1.6.3, addition in Ch.VII: p.7.1.10, p. 7.2.10, p.7.3.10
- 01.08.2014 modification and addition Ch. I: p. 1.7.2, Ch. VI: p. 6.1.2, 6.1.4, 6.1.7, addition Ch. VII: p. 7.1.11, 7.2.11
- 15.09.2014 modification and addition Ch. I: p. 1.1.9, 1.1.10, 1.3.2, 1.8.3, 1.8.4, 1.8.5 Ch. II: p. 2.1.9
- 10.11.2014 modification and addition Ch. VI: p. 6.2.1, 6.2.2, 6.2.5, 6.2.6, modification and addition Ch. VII: p. 7.7.1, 7.7.8
- 12.01.2015 modification and addition Ch. IV: p. 4.5.1, 4.5.2, 4.5.8 modification and addition Ch. VII: p.7.5.1, 7.5.2, 7.5.6
- 09.03.2015 modification Ch. VII: p. 7.1.10, 7.2.10, 7.2.11
- 27.04.2015 addition of point 3, chapter II MobiasSMS tariffs
- 10.08.2015 modification and B441 of Ch. I: p. 1.4.1.1-1.4.1.3, modification Ch. I: p. 1.4.3, 1.7.9, modification Ch IV: 4.1.2.
- 01.02.2016 addition of p.1.2.2, p. 1.4.4 1.4.9, Chapter I
- 01.08.2016 modification of Ch. I: p. 1.4.7
- 17.10.2016 addition of Ch. IV: p. 4.5.1.1, 4.5.1.2, modification and addition Ch. IV: p. 4.9.1
- 01.02.2017 modification and addition in Ch.I p. 1.3.1, 1.3.2, 1.3.3, 1.8.3
- 01.03.2017 modification and addition in Ch.IV, VI, VII
- 01.04.2017 modification and addition in Ch.XI, p. 1.11.1.2.1., 1.11.1.2.2.
- 26.06.2017 modification of Ch. I: p. 1.4.7
- 13.11.2017 addition in Ch. VI: p. 1.6.10, modification and addition in Ch. VII: p. 1.7.1, 1.7.2., 1.7.3., 1.7.4., 1.7.5., 1.7.6., 1.7.7., 1.7.8.,
- 20.08.2018 modification CP.I: p 1.9.2, Cp. IV: p. 4.5.8, 4.9.1, modification Cp. VII: p. 7.2.6, 7.3.3, 7.4.8
- 24.09.2018 modification CP.I: p 1.7.1, Cp. V, modification and addition in Ch IV and in Ch. VII

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Annex 1 To fees and commissions for banking services for Legal Entities

Information on cut off time

for presenting to the Bank of payment orders in national and foreign currency for execution in the same banking day

		Currency		Cut Off Time		
Period	Transfer type			Submitted on paper	Submited through OTP Internet/Mobile Banking service****	Through MT101*
	Inter-bank	MDL	Urgent	17:00	19:40****	-
			Normal	17:00	18:40	16:45
		RUB		14:30	14:30*	14:30
		EUR		15:30	15:30*	15:30
		USD		15:30	16:00*	15:30
Monday		Other currencies (CHF, GBP, CAD, RON, etc.)		13:00	13:00*	13:00
- Friday	Foreign exchange	-		17:00	17:00*	-
	Payroll	MDL, EUR		17:00	20.45	-
	Inter-bank to third parties	RUB, EUR, USD, alte valute		16:00**		
			MDL			
* In	Intra-bank between own accounts	MDL, EUR, USD, RUB, other currencies		17:00**	20:45***	16:00**

*-In case of days with reduced working program, the cut of time will be adjusted accordingly

**- on the working days of the Branch

***- the beginning of the session for receiving intrabank payment documents via OTP Internet Mobile Banking is 04:00, available also on non-working days.

****- the beginning of the session for receiving payment documents via OTP Internet Mobile Banking to be executed through SAPI is 09:00, and the dispatch of Payment Orders to the NBM takes place in accordance with the SAPI work schedule.

***** - Urgent payments are only available in the WEB interface of the OTP Internet / Mobile Banking. The processing time can deviate for payments made from accounts with special status, and in case of insufficient funds in the payment accounts, the processing type will be calculated from the moment when the account is supplied with sufficient funds.

Payment orders presented after cut off time will be took over by the Bank for execution in the next banking day.

Execution date of a payment established by the client can be other than issuance date of payment order, but will not exceed 10 banking days. The cut off time applied for authorization such payments in MDL in OTP Internet/Mobile Banking on the day of its execution is 5:40 p.m.