



FEE INFORMATION DOCUMENT

for a payment service user – an entrepreneur and a legal entity



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

Name (package) of a payment account: Current account in euros

Payment service user: Entrepreneur and legal entity from Corporate division

Date: 30.04.2021

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

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

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

SERVICE		FEES (percentage of the amount of transaction and/or in the amount of money)	
1	General services linked to the payment account		
1.1	Payment account keeping current account in dinars	Opening of payment account	Free of charge
		Maintenance of payment account	600 RSD monthly ¹
		Closing of payment account	600 RSD one off ²
<p><u>Note: The text below shows fees for the most frequently used and most significant services linked to this payment account and/or package of services that are charged, in addition to the fee for keeping the payment account, if the user agrees to establish these services, i.e. if it uses such services.</u></p>			

¹ The fee is calculated only for accounts that had turnover (commercial transactions) during the month.

² Free of charge for entrepreneurs.

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

1.2	Electronic banking	Business e-bank service activation	Free of charge
		Business e-bank using the service	350 RSD monthly
		Hal E-Bank service activation	Free of charge
		Hal E-Bank using the service	500 RSD monthly
		Asseco office service activation	Free of charge
		Asseco office using the service	500 RSD monthly
1.3	Mobile banking³	Service activation	Free of charge
		Using the service	Free of charge
2	Cashless payment transactions (except card-based transactions)		
2.1	Cashless transfer of dinar funds in the Republic of Serbia		
	At the counter of the payment service provider		
	To a payment account of the same payment service provider (internal transfer)	The service is not available within this payment account	
	Urgent/instant payment order	The service is not available within this payment account	
	To a payment account of another payment service provider (external transfer)	The service is not available within this payment account	
	Urgent/instant payment order	The service is not available within this payment account	
	By using electronic and/or mobile banking services		
	To a payment account of the same payment service provider (internal transfer)	The service is not available within this payment account	
	Urgent/instant payment order	The service is not available within this payment account	
	To a payment account of another payment service provider (external transfer)	The service is not available within this payment account	
	Urgent/instant payment order	The service is not available within this payment account	
2.2	Cashless transfer of euro funds from FX-current account in euros		
	At the counter of the payment service provider		
	At the payment account in the Republic of Serbia	Payment in EUR from current account in EUR	0,35%, min. 1.250, max. 50.000 RSD

³ Available only with the use of business e-banking services.

		Internal payment to the account of other user with the Bank	1.000 RSD
		Transfer within same legal entity accounts within the Bank	Free of charge
		Transfer to same legal entity account in other bank	0,30%, min. 1.500, max. 40.000 RSD
		Transfer of funds on the schedule of inflows to another bank	0,30%, min. 1.500, max. 40.000 RSD
		External payment to predefined accounts for donation and humanitarian aid	Actual costs of correspondent banks
		Correspondent bank fees:	
		Fee for nostro remittances with option OUR charges (in EUR)	
		• up to 5.000,00 EUR:	1.200,00 RSD
		• 5.000,01-12.500,00 EUR:	1.400,00 RSD
		• 12.500,01-25.000,00 EUR:	2.400,00 RSD
		• 25.000,01-50.000,00 EUR:	2.800,00 RSD
		• over 50.000,00 EUR:	4.800,00 RSD
	Urgent payment order	The service is not available within this payment account	
	At the payment account abroad	Payment in EUR from current account in EUR	0,35%, min. 1.250, max. 50.000 RSD
		Payment in EUR from current account in EUR - OTP ekspres	0,1%, min. 800 RSD, max. 25.000 RSD
		Correspondent bank fees:	
		Fee for nostro remittances with option OUR charges (in EUR)	
		• up to 5.000,00 EUR:	1.200,00 RSD
		• 5.000,01-12.500,00 EUR:	1.400,00 RSD
		• 12.500,01-25.000,00 EUR:	2.400,00 RSD
		• 25.000,01-50.000,00 EUR:	2.800,00 RSD
		• over 50.000,00 EUR:	4.800,00 RSD
		Fee for nostro remittances with option OUR charges (in favor of OTP Hungary clients / other)	
		• up to 100,00 EUR:	free of charge
		• 100,01-12.500,00 EUR:	500 RSD/1.200 RSD
		• 12.500,01-50.000,00 EUR:	700 RSD/1.800 RSD
		• over 50.000,00 EUR:	1.200 RSD/2.600 RSD
	Urgent payment order	The service is not available within this payment account	

By using electronic and/or mobile banking services			
At the payment account in the Republic of Serbia	Payment in EUR from current account in EUR	0,25% min. 1.000 RSD, max. 40.000 RSD	
	Internal payment to the account of other user with the Bank	1.000 RSD	
	Transfer to same legal entity account in other bank	Free of charge	
	Transfer to same legal entity account in other bank	0,30%, min. 1.500, max. 40.000 RSD	
	Transfer of funds on the schedule of inflows to another bank	0,30%, min. 1.500, max. 40.000 RSD	
	External payment to predefined accounts for donation and humanitarian aid	Actual costs of correspondent banks	
	Correspondent bank fees:		
	Fee for nostro remittances with option OUR charges (in EUR)		
	• up to 5.000,00 EUR:	1.200,00 RSD	
	• 5.000,01-12.500,00 EUR:	1.400,00 RSD	
	• 12.500,01-25.000,00 EUR:	2.400,00 RSD	
	• 25.000,01-50.000,00 EUR:	2.800,00 RSD	
	• over 50.000,00 EUR:	4.800,00 RSD	
Urgent payment order	The service is not available within this payment account		
At the payment account abroad	Payment in EUR from current account in EUR	0,25% min. 1.000 RSD, max. 40.000 RSD	
	Payment in EUR from current account in EUR - OTP ekspres	0,1%, min. 800 RSD, max. 25.000 RSD	
	Correspondent bank fees:		
	Fee for nostro remittances with option OUR charges (in EUR)		
		• up to 5.000,00 EUR:	1.200,00 RSD
		• 5.000,01-12.500,00 EUR:	1.400,00 RSD
		• 12.500,01-25.000,00 EUR:	2.400,00 RSD
		• 25.000,01-50.000,00 EUR:	2.800,00 RSD
		• over 50.000,00 EUR:	4.800,00 RSD
	Fee for nostro remittances with option OUR charges (in favor of OTP Hungary clients / other)		
	• up to 100,00 EUR:	free of charge	
	• 100,01-12.500,00 EUR:	500 RSD/1.200 RSD	
	• 12.500,01-50.000,00 EUR:	700 RSD/1.800 RSD	
	• over 50.000,00 EUR:	1.200 RSD/2.600 RSD	

	Urgent payment order	The service is not available within this payment account
2.3	The receipt of funds from abroad to the FX-current account in euros	
		The service is not available within this payment account
2.4	Standing order	
	Establishing and/or using services	The service is not available within this payment account
	For executing a transaction	
	To a payment account of the same payment service provider (internal transfer)	The service is not available within this payment account
	To a payment account of another payment service provider (external transfer)	The service is not available within this payment account
2.5	Direct debits	
	Establishing and/or using services	The service is not available within this payment account
	For executing a transaction	
	To a payment account of the same payment service provider (internal transfer)	The service is not available within this payment account
	To a payment account of another payment service provider (external transfer)	The service is not available within this payment account
3	Payment cards and cash	
3.1	Debit card issuance	
	Debit card issuance	The service is not available within this payment account
	Periodic membership fees for using a debit card	The service is not available within this payment account
3.2	Debit card cash pay-outs	
	Upon executed transaction	
	In the country	
	At the counter	The service is not available within this payment account
	At ATM	The service is not available within this payment account
	Abroad	
	At the counter	The service is not available within this payment account
	At ATM	The service is not available within this payment account
3.3	Credit card issuance	
	Credit card issuance	The service is not available within this payment account
	Periodic membership fees for using a credit card	The service is not available within this payment account
3.4	Credit card payments at a merchant's point of sale	
	Upon executed transaction	

	In the country	The service is not available within this payment account	
	Abroad	The service is not available within this payment account	
	Annual nominal interest rate	The service is not available within this payment account	
	Annual effective interest rate	The service is not available within this payment account	
	Other fees		
3.5	Credit card cash pay-outs		
	Upon executed transaction		
	In the country		
	At the counter	The service is not available within this payment account	
	At ATM	The service is not available within this payment account	
	Abroad		
	At the counter	The service is not available within this payment account	
	At ATM	The service is not available within this payment account	
	Annual nominal interest rate	The service is not available within this payment account	
	Annual effective interest rate	The service is not available within this payment account	
	Other fees		
3.6	Cash pay-out from an account by submitting a pay-out order		
		Cash withdrawal in foreign currency	0,4%, min 700 RSD ⁴
		Payment of business trip expenses in foreign currency	0,4%, min 700 RSD ⁵
3.7	Cash pay-in to an account by submitting a pay-in order		
		Cash deposit in foreign currency on account	0,2%, min. 500 RSD, max. 20.000 RSD
4	Accepting payment instrument		
4.1	Accepting payment cards at a point of sale		
	Merchant fee		
	At point of sale		
	A payment service provider is both the acquirer and the issuer of the card that is accepted	The service is not available within this payment account	
	An issuer of a card that is accepted is another payment service provider from the Republic of Serbia	The service is not available within this payment account	

⁴ Free of charge for entrepreneurs.

⁵ Free of charge for entrepreneurs.

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