FEES AND COMMISSIONS FOR BANKING SERVICES APPLIED TO LEGAL ENTITIES

- including individuals engaged into entrepreneurial activity

	BANKING SERVICES	FEES / COMMISSIONS	NOTE
I. OPENING AND ACCOUNT MANAGEMENT			
1	**Opening / Closure of accounts**		
	MDL		
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)	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)
		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
1.1.2.	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	
1.1.3.	Closure of a current account (modified by Decision of Pricing Committee from 19.08.2019, in force beginning 21.08.2019)	350 lei	- to be charged at the moment; except current accounts for operations with bankcards (2258), “Fond electoral”, “Initiative group”
		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	
	Foreign currency *		
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)	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)
		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
1.1.6.	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	
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)	25 EUR	- to be charged at the moment; except current accounts for operations with bankcards (2258)
		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	
1.1.9.	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
1.1.10.	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

	BANKING SERVICES	FEES / COMMISSIONS	NOTE
1.1.11.	Analyzing the documents for opening of an account ”Fond electoral”/ ”Initiative group” in MDL (modified by Decision N.43 of Pricing Committee from 17.10.2023, in force beginning 24.10.2023)	Free of charge	
2	**Account Management**		
1.2.1.	Monthly maintenance of current account		- for each current account - to be charged on the on the last day of the current month for the previous month, - to not 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 - does not apply to accounts for Electoral Fund/Initiative Groups
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	
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	
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	
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 additionaly 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 additionaly 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**		
1.4.1.	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.	Cash withdrawal (modified by Decision of President of the Bank from 01.12.2010, in force beginning 01.01.2011)	1,5%	- from the amount - to be charged at the moment
1.4.3.	Cash collection from clients, by bank collection and transport service, cash delivery to clients' address, guarding the clients with cash by collection and transport service, according to their request (introduced by President”s of the Management Board Disposal from 17.07.2015, in force beginning with 10.08.2015)		
1.4.3.1.	- cash collection from clients	According to the contract	- subject of VAT
1.4.3.2.	- clients' cash delivery	According to the contract	- subject of VAT

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1.4.3.3.	- guarding the client with cash	According to the contract	- subject of VAT
5	**Cash Operations in Foreign Currency ***		
1.5.1.	Foreign currency (USD, EUR, GBP) cash deposits to current account (modified by Decision N.19 Product, Pricing and Customer Experience Management Committee Meeting from 20.05.2025, in force beginning with 16.06.2025)	0,50% from the amount min. 10 EUR	- to be charged at the moment
1.5.2.	Foreign currency (USD, EUR, GBP) cash withdrawal from account (modified by Decision N.19 Product, Pricing and Customer Experience Management Committee Meeting from 20.05.2025, in force beginning with 16.06.2025)	1% from the amount min. 10 EUR	- to be charged at the moment
6	**Transfers in MDL within R. Moldova**		
1.6.1.	Receiving amounts by transfer into the current account		
1.6.1.1.	- to be registered in the current account (included by Decision N.46 of Pricing Committee Meeting from 06.11.2023, in force beginning 01.12.2023	Free of charge	
1.6.1.2.	- by Individuals (third parties) in Legal Entities' current accounts with which the payments acceptance contract is signed (included 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	
1.6.2.	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)		
1.6.2.1.	- on paper (modified by Decision N.38 of Pricing Committee Meeting from 07.09.2023, in force beginning with 01.11.2023)	10 lei	- per one document - to be charged at the moment
1.6.2.2.	- by OTP Internet/Mobile Banking services. (modified by Decision of Executive Committee from 10.03.2021, in force beginning 01.04.2021)	2 lei	- per one document
1.6.3.	Transfers between accounts (inclusive the account opened within the payroll project) of the same customer in the bank (modified by Decision of Pricing Committee from 05.12.2019, in force beginning 01.01.2020)		
1.6.3.1.	- on paper (modified by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021)	5 lei	- per one document - to be charged at the moment
1.6.3.2.	- by OTP Internet/Mobile Banking services. (modified by Decision of Executive Committee from 10.03.2021, in force beginning 01.04.2021)	Free of charge	
1.6.4.	Transfers between the current account and credit of the same customer in case of loan repayment	Free of charge	
1.6.5.	Transfers between the current account and the deposit account of client	Free of charge	
1.6.6.	Payments to customers of other payment service providers (modified by Decision of Products and Pricing Committee from 24.05.2021, in force beginning with 14.06.2021)		
1.6.6.1.	- ordinary, on paper (modified by Decision N.38 of Pricing Committee Meeting from 07.09.2023, in force beginning with 01.11.2023)		
1.6.6.1.1.	- for amounts of up to or equal to 50 000 lei	15 lei	- per one document
1.6.6.1.2.	- for amounts that are over 50 000 lei	20 lei	
1.6.6.1.3	- urgency, on paper (included by Decision of Pricing and Product Committee Meeting from 21.02.2022, in force beginning 05.08.2022)	30 lei	- per one document
1.6.6.2.	- ordinary, by OTP Internet/Mobile Banking services.		
1.6.6.2.1.	- for amounts of up to or equal to 500 000 lei (modified by Decision N.5 of Pricing Committee Meeting from 02.02.2024, in force beginning 04.03.2024)	3.8 lei	- per one document
1.6.6.2.2.	- for amounts that are over 500 000 lei (included by Decision N.38 of Pricing Committee Meeting from 07.09.2023, in force beginning with 01.11.2023)	5 lei	
1.6.6.3.	- urgency, by OTP Internet/Mobile Banking services. (modified by Decision of Executive Committee from 10.03.2021, in force beginning 01.04.2021)	20 lei	- per one document
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 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 N.5 of Pricing Committee Meeting from 02.02.2024, in force beginning 04.03.2024)		
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	
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	
1.7.2.	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
1.7.3.	Foreign Currency Transfers between the current and credit accounts, of the same 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	

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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.
1.7.5.	Foreign Currency Transfer between the current and deposit accounts, of the same customer within the Bank (modified by Decision of Pricing Committee from 13.10.2017, in force beginning 13.11.2017)	Free of charge	
1.7.6.	Amount Transfers into the payment account opened at the another Payment Service Provider (Bank). (modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 26.09.2022)		
1.7.6.1.	- on paper (included by Decision N.38 of Pricing Committee Meeting from 07.09.2023, in force beginning with 15.01.2024)	0,30% from the amount min. 30 EUR, max. 250 EUR	- Inclusive of MDL across the borders of R. Moldova - to be charged at the moment - is applied for OUR, SHA or BEN*** options - for all payments in RUB regardless of the transmission channel, the fee 1.7.6.1 is applied.
1.7.6.2.	- by OTP Internet/Mobile Banking services (included by Decision N.38 of Pricing Committee Meeting from 07.09.2023, in force beginning with 15.01.2024)	0,25% from the amount min. 25 EUR, max. 250 EUR	
1.7.6.3.	- by OTP Internet/Mobile Banking services within the OTP Group (modified by Decision N.17 Product, Pricing and Customer Experience Management Committee Meeting from 17.04.2025, in force beginning with 12.05.2025)	Free of charge	- is applied for OUR, SHA or BEN*** options - does not apply for transfers in RUB
1.7.6.4.	- On paper, the countries included in the SEPA zone are (modified by Decision N.49 Product, Pricing and Customer Experience Management Committee Meeting from 17.12.2025, in force beginning with 01.01.2026)		
1.7.6.4.1	- up to or equal to EUR 100,000	15 EUR	- only the SHA option applies - only applies to payments in EUR to countries in the SEPA zone
1.7.6.4.3	- more than EUR 100,000	30 EUR	
1.7.6.5.	- by OTP Internet/Mobile Banking service to countries included in the SEPA zone (modified by Decision N.48 Product, Pricing and Customer Experience Management Committee Meeting from 17.12.2025, in force beginning with 01.01.2026)		
1.7.6.5.1	- up to or equal to EUR 100,000	5 EUR	- only the SHA option applies - only applies to payments in EUR to countries in the SEPA zone
1.7.6.5.3	- more than EUR 100,000	10 EUR	
1.7.6.6.	- prin serviciul OTP Internet/Mobile Banking în favoarea clienților băncilor membre Grupului OTP incluse în zona SEPA (included by Decision N.37 Product, Pricing and Customer Experience Management Committee Meeting from 18.09.2025, in force beginning with 07.10.2025)	Free of charge	
1.7.7.	Foreign Currency Transfer into the same customer's payment account opened to another Payment Service Provider within R. Moldova borders (modified by Decision N.37 Product, Pricing and Customer Experience Management Committee Meeting from 18.09.2025, in force beginning with 07.10.2025)		
1.7.7.1.	- by SEPA payment system	According p. 1.7.6.4., 1.7.6.5 and 1.7.6.6	
1.7.7.2.	- by SWIFT payment system	0,10% from the amount min.10 EUR, max. 100 EUR	- to be applied additionaly to 1.7.6.1, p.1.7.6.2
1.7.8.	Forwarding of one message to external SWIFT related to the amount transfer execution submitted by client. (modified by Decision N.41 Product, Pricing and Customer Experience Management Committee Meeting from 29.09.2025, in force beginning with 07.10.2025)	10 EUR	- to be applied additionaly to 1.7.6.1, p.1.7.6.2
1.7.9.	FULL PAY (modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 26.09.2022)	25 EUR	- applied only at client's request for USD payments with option OUR - the amount transfer will be fully registered into the beneficiary's account - applied additionaly to p.1.7.6.
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)	50 EUR + commissions of correspondent banks	- per one operation
1.7.11.	Return of unidentified amounts in foreign currency, at the request of the payer and/or beneficiary." (modified by Decision N.35 Product, Pricing and Customer Experience Management Committee Meeting from 04.09.2025, in force beginning 26.09.2025)		- for a payment order returned at the request of the instructing bank or at the Bank's decision, at the initiative of the beneficiary and/or the payer. - will be deducted from the amount returned, in the equivalent at the official NBM exchange rate on the transaction date - additional charges may be applied by correspondent banks
1.7.11.1.	- for amounts of 500 EUR or more	60 EUR	

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1.7.11.2. - for amounts between EUR 100 and EUR 500	10 EUR	
1.7.11.3. - for amounts up to EUR 100	Free of charge	

***Commissioning options (to be selected into the payment order):
• OUR - the commissions of the Paying / Correspondent / Beneficiary Banks are charged separately ,from the payer. It doesn't exclude the possibility that the correspondent bank could charge an additional commission.
• SHA- the commission of the Paying Bank is charged separately from the payer, but the commission of the Correspondent / Beneficiary Banks are charged from the transfer amount.
• BEN - the commissions of the Paying / Correspondent / Beneficiary Banks are charged from the transfer amount.
**** - The indicated commissions are paid in the equivalent of the account currency from which they are collected, according to the official NBM exchange rate on the date of the transaction

*****List of Countries Included in the SEPA Zone

8 Other services

1.8.1.	Sale / purchase / conversion of foreign currency by bank transfer	According to exchange quotation of the bank	
	- comision for sale / purchase / conversion of foreign currency (introduced by Pricing Committee Minutes from 30.11.2018, in force beginning 03.12.2018)	Free of charge	
1.8.2.	Preparation of payment orders, other documents related to bank transactions at 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 - except payment of credit and interest rate - inclusively VAT
1.8.2.2.	- document in Foreign Currency	100 lei	
1.8.3.	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	- per one page - to be charged at the moment of client's request
1.8.4.	Request of SWIFT/SEPA message copy (inclusively through OTP Internet/Mobile Banking services) (modified by Decision N.37 Product, Pricing and Customer Experience Management Committee Meeting from 18.09.2025, in force beginning with 07.10.2025)	30 lei	- per one document - to be charged at the moment of request - charging of the fee does not guarantee the payment execution
1.8.5.	Processing confirmations of financial transactions: (modified by Decision of President of the Bank from 01.12.2010, in force beginning with 08.01.2011)		
1.8.5.1.	Finding a bank account (modified by Decision N.38 of Pricing Committee Meeting from 07.09.2023, in force beginning with 01.11.2023)		- per one document - inclusively VAT
1.8.5.1.1.	- ordinary	100 lei	
1.8.5.1.2.	- urgency*	150 lei	
1.8.5.2.	- finding the balance of bank account	60 lei	
1.8.5.3.	- finding turnover for a indicated period		
1.8.5.3.1.	- for a period of up to 6 months	60 lei	- per one document - inclusively VAT
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	
1.8.5.4.2.	- for registered client over 1 year	200 lei	
1.8.5.5.	- cash acumulation for additional shares issue	100 lei	
1.8.5.6.	- about accounts closing	100 lei	
1.8.6.	Processing confirmations of financial documents in the archive of bank	200 lei + 20 lei / per 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
1.8.8.	Certificate regarding the client's activity at the request of the audit companies, 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 - inclusively VAT
1.8.8.2.	- urgency*	250 lei	
1.8.9.	Other banking services	100 lei	- for one request

* the commission 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 (introduced by Decision of President of the Bank from 01.12.2010, in force beginning 01.01.2011)	Free of charge	
1.9.2.	ESCROW service (introduced by Decision of Pricing Committee from 17.05.2019, in force beginning 03.06.2019)		

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1.9.2.1.	for bank's clients	0.5% of the amount, min. 100 EUR	- if other commission value is not negotiated by parties - NBM rate valid on the date of transaction is applied
1.9.2.2.	for legal entities* that are not bank's clients	1.0% of the amount, min. 200 EUR	
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**		
1.10.1.	Connection to the service	Free of charge	
1.10.2.	Monthly maintenance	Free of charge	
1.10.3.	Changing client request for setting and cancelation	Free of charge	
1.10.4.	Payment processing in MDL inside the bank	2 lei / per transfer	- to be charged at the moment of transfer
1.10.5.	Payment processing in FCY inside the bank	1 EUR / per transfer	- to be charged at the moment of transfer
11	**Cash Management**		
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)		
1.11.1.1.	Connection to the service	Free 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
1.11.1.2.3.	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 commission is charged, according to the official NBM exchange rate
1.11.1.3.	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)	Free of charge	
1.11.1.4.	Payment processing MT101 by SWIFT		
	- in MDL	According p. 1.6.2.2. or 1.6.6.2	
	- FCY	According p. 1.7.4. or 1.7.6.	
12	**Packages of products**		
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 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 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

	BANKING SERVICES	FEES / COMMISSIONS	NOTE
	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
*-the BASIC package of products to be applied to the clients with the Annual Sales of up to 30 million lei only, for an unlimited period. (modified by Decision N.23 Product, Pricing and Customer Experience Management Committee Meeting from 19.06.2025, in force beginning with 01.07.2025) **-Business card of Multinational Payment System VISA (Изменен согласно протоколу Комитета по Продуктам и Ценобразованию от 01.11.2021, вступает в силу 22.11.2021)			
1.12.2.	**BASIC+ Package***		
1.12.2.1	**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)	9,99 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 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)	Free of charge	-excepted the maintenance of the main account
	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)	Free of charge	-
	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	-
	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	-
	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)	Free of charge	-
	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)	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 01.11.2021, in force beginning 22.11.2021)	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 01.11.2021, in force beginning 22.11.2021)	Free of charge	-
	Business Card issuance (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021)	Free of charge	-
	Card annual maintainance (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021)	Free of charge	-mandatory product within the package
	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. REMOTE BANKING SERVICES			
1	**Business Internet Banking service - <u>canceled from 01.04.2022</u>**		
2	**OTP Internet/Mobile Banking service**		
2.2.1.	Subscription to OTP Internet/Mobile Banking service (modified by Decision of Executive Committee from 10.03.2021, in force beginning 01.04.2021)	Free of charge	
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

BANKING SERVICES	FEES / COMMISSIONS	NOTE
Depending on the Annual Sales of the Beneficiaries of the OTP Internet/Mobile Banking service, there are set the maximum secure limits of the transactions performed through it. The maximum limits are set per transaction, as follows: Annual Sales: 0-30 million lei - Maximum limit per tranzaction: 200 thousand EUR* Annual Sales: 30-100 million lei - Maximum limit per tranzaction: 750 thousand EUR* Annual Sales: over 100 million lei - Maximum limit per tranzaction: 3 million EUR* *-at the official rate of NBM on the transaction date, in MDL and another currency, other than EUR.		
3 OTP SMS BANKING SERVICE		
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 according to standard commission applied for extra-messages.		
III. CONVENTIONS		
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. INTERNATIONAL 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)		
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
4.1.6. Verification documents for letter of credit used by OTP Bank SA	0,20% from the 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)	0,25% from 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
4.1.8. 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		
4.2.1. First L/C notification	25 EUR	
4.2.2. L/C notification	50 EUR	
4.2.3. 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		

	BANKING SERVICES	FEES / COMMISSIONS	NOTE
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	
4.3.3.	Fate of documents inquiry	10 EUR	
4.3.4.	Return unpaid documents	25 EUR	
4	**Import Incasso**		
4.4.1.	Incasso notification	40 EUR	
4.4.2.	Advising incasso modifications	40 EUR	
4.4.3.	Payment incasso documents (modified by Decision of President of the Bank from 01.10.2009, in force beginning 06.02.2010)	0,25% from 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
4.4.4.	Protest charges	2% + protest commissions (notary, taxes)	
4.4.5.	Delivery of documents for goods dispatched directly to the address of the bank	50 EUR	
4.4.6.	Issuance of documents without payment	25 EUR	
4.4.7.	Return of unpaided documents	40 EUR	
5	**Bank guarantees / issued stand-by letters of credit in Foreign Currency**		
4.5.1.	Commission for approval of banking guarantees / Stand-by letters of credit (modified by Management Board's Excerpt of Minutes from 16.11.2016, in force beginning with 01.03.2017)		
4.5.1.1.	- 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 on 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 on 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 (modified by Decision of the Product and Prices Committee of 08.07.2022, in force since 05.08.2022)	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

	BANKING SERVICES	FEES / COMMISSIONS	NOTE
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.	- Unsecured guarantees (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	
	Depending on the complexity of the transactions conducted, the Bank may apply other values for commissions listed in subchapter 5 of Chapter 4 , the customer being notified in advance (Included by Decision of Pricing Committee from 21.09.2018, in force beginning 24.09.2018)		
6	**Bank guarantees / received stand-by letters of credit**		
4.6.1.	Guarantees / stand-by L/C notification to the client (modified by Decision of Product & Pricing Committee from 19.04.2021, in force beginning 14.06.2021)	50 EUR	
4.6.2.	Authentication of signatures and wording analysis of bank guarantees/ "stand-by" L/C received by the beneficiaries (modified and included by Pricing Committee Minutes from 01.08.2019, in force beginning 01.09.2019)	50 EUR	
4.6.3.	Advising modifications	30 EUR	
4.6.4.	Authentication and presentation to the guarantor bank the benficiary letter 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	
8	**Discounting letters of credit**		
4.8.1.	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	- is charged in advance monthly or part of the 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. SECURITIES MARKET SERVICES			
1	**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.	Services for purchasing state securities on the primary and secondary markets (depending on the value of transactions) (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 settlements related to the registered transactions
	- from 1 000 001,00 up to 3 000 000,00 MDL	0,25% min. 4 000.00 MDL	
	- from 3 000 001,00 and more	0,15%, min.7 500,00 MDL	
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
2	**Intermediary services** **(modified by Pricing Committee Minutes from 21.09.2018, in force beginning 24.09.2018)**		
5.2.1.	Opening of cash account for operations (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 whether or not the transaction has been recorded on Order.
5.2.3.	Particpation 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.

	BANKING SERVICES	FEES / COMMISSIONS	NOTE
5.2.4.	Brokerage operations in dependence of transactions value: (Included by Decision of Pricing Committee from 21.09.2018, in force beginning 24.09.2018)		
5.2.4.1.	- up to 10 000 lei	5%, min 75 lei	- from transaction value, Is charged on settlements related to the registered transactions
5.2.4.2.	- 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	
5.2.4.4.	- from 50 001 up to 100 000 lei	2%, min. 1 500 lei	
5.2.4.5.	- from 100 001 up to 250 000 lei	1%, min. 2 000 lei	
5.2.4.6.	- from 250 001 up to 500 000 lei	0,75%, min. 2 500 lei	
5.2.4.7.	- from 500 001 up to 1 000 000 lei	0,50%, min. 3 750 lei	
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	
5.2.4.11.	- 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
5.2.7.	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 contract	
5.2.8.	Fusion and incorporate transactions	According to the contract	- plus VAT
5.2.8.	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 services not included in this compartment, commissions and fees are agreed with the customer. (Included by Decision of Pricing Committee from 21.09.2018, in force beginning 24.09.2018)

VI. MISCELLANEOUS SERVICES

1 Safe deposit box rent

1.1. The tariffs to be apply for contracts signed until 31.12.2019

6.1.1.	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 - regardless of size
	- for term 6 months	240 lei /per month	
	- for term 12 months	180 lei / per month	
6.1.2.	Penalty for cancellation of the contract (introduced by Management Board's Excerpt of Minutes from 25.01.2017, in force beginning 01.03.2017)	25% from the rent (p.6.1.1.), for the entire contract period.	
6.1.3.	Caution for holding the key (modified by Decision of President of the Bank from 11.07.2014, in force beginning 01.08.2014)	1 000 lei/key	- caution amount will be reimbursed at the expiration date of the contract
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)	1,25% from the caution amount for holding the key (p.6.1.4.), for each delayed day	
6.1.5.	Penalty for delayed monthly rent payments (modified by Decision of President of the Bank from 21.01.2010, in force beginning 06.02.2010)	0,8% from monthly payment for safe rent (p.6.1.1.) for each delayed day	
6.1.6.	Fine for safe enforced opening (introduced by Decision of President of the Bank from 11.07.2014, in force beginning 01.08.2014)	1 000 lei	- the fine is charged at the moment of opening the safe box

1.2. The tariffs to be apply for contracts signed/ renew since 01.01.2020

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	
	- for term 3 months	1800 lei	contract renewal, for integral period - regardless of sizepaid at the moment of contract signing or contract renewal, for integral period
	- for term 6 months	2880 lei	
	- for term 12 months	4320 lei	
6.1.8.	Caution for holding the key (modified by Decision of Pricing Committee from 13.12.2019, in force beginning with 01.01.2020)	2 000 lei/key	- caution amount will be reimbursed at the expiration date of the contract
6.1.9.	Penalty for monthly 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)	750 lei	for each month [including incomplete] of keeping the goods after the expiry of the term of rent of the safe box
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 fine is charged at the moment of opening the safe box

2 Other services

6.2.1.	Sending the documents through the simple post: (modified by Decision of President of the Bank from 10.10.2014, in force beginning 10.11.2014)		
6.2.1.1.	- within the locality	10 lei	- per one document
6.2.1.2.	- outside the locality	20 lei	
6.2.2.	Fax message: (modified by Decision of President of the Bank from 10.10.2014, in force beginning 10.11.2014)		

	BANKING SERVICES	FEES / COMMISSIONS	NOTE
6.2.2.1.	- inside of Republic of Moldova	25 lei	- per one page - inclusively VAT
6.2.2.2.	- outside of Republic of Moldova	60 lei	
6.2.3.	Confirming account balances or preparing other information provided at the request of the auditor or others correspondent bank	50 USD	- per one request
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	- to be charged at the moment of tranzaction or 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**		
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)		
6.3.1.1.	- 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.
6.3.1.2.	- commission for accepting Visa/Mastercard cards issued by other banks of Moldova	1.90% din suma operațiunii	
6.3.1.3.	- commission for accepting Visa/Mastercard cards issued abroad	2.70 % din suma operațiunii	
6.3.1.4.	-minimum monthly fee	200 lei	- 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.
VII. BANK LENDING OPERATIONS **			
1	**Loans for working capital/ Investment Loans/ Credit Lines/ Overdraft** (modified by Decision of Products, Pricing and Customer Experience Management Committee of 26.06.2025, in force since 23.07.2025)		
7.1.1.	File review fee	According to the contract	- is charged including for frame agreements
7.1.2.	Credit granting fee	According to the contract	- is charged including when renewing credit lines and overdraft contracts
7.1.3.	Management Fee	According to the contract	
7.1.4.	Non-use fee	According to the contract	
7.1.5.	Rescheduling (restructuring / rollover) fee	According to the contract	
7.1.6.	Early repayment fee	According to the contract	
7.1.7.	Credit repayment deferral/Credit repayment date change fee	According to the contract	
7.1.8.	Fee for / replacement / partial release of Collateral	According to the contract	- is charged including for frame agreements
7.1.9.	Fee related to change of other contract clauses	According to the contract	- is charged including for frame agreements
7.1.10.	Waiver fee	According to the contract	
7.1.11.	Commission for the conversion of credit resources granted from international projects	According to the contract	
7.1.12.	Issuing letter for collateral of 2 level (valid for contracts signed up to 28.02.2019)		
7.1.12.1.	-for SME and Corporate clients	1.5%, min 2000 lei	- from the collateral value
7.1.12.2.	-for Micro Enterprises and Individuals with entrepreneurial activity	1.5%, min 1500 lei	
7.1.13.	Guarantee granting fee included by Decision of Products, Pricing and Customer Experience Management Committee of 26.06.2025, in force since 23.07.2025)	According to the contract	- is charged for loan contracts secured with portfolio financial guarantees offered by national/international financial institutions.
7.1.14.	Guarantee fee (included by Decision of Products, Pricing and Customer Experience Management Committee of 26.06.2025, in force since 23.07.2025)		
2	**Issuance of MDL bank guarantees**		
7.2.1.	Commission for approval of banking guarantees (modified by Management Board's Excerpt of Minutes from 16.11.2016, in force beginning with 01.03.2017)		
7.2.1.1.	- Guarantees secured by real estate / mobile goods	1% from the amount min.500 lei	
7.2.1.2.	- Guarantees secured by money blocked on current/deposit account	1% from the amount min.500 lei	
7.2.1.3.	- Guarantees secured by contra guarantee	Negociable, min.150 EUR	
7.2.1.4.	- Unsecured guarantees (introduced by Decision of Product & Pricing Committee from 14.08.2020, in force beginning 14.09.2020)	1% from the amount min.500 lei	
7.2.2.	Guarantee commission (modified by Decision of President of the Bank from 17.12.2014, in force beginning 12.01.2015)		
7.2.2.1.	- Guarantees secured by real estate / mobile goods (modified by Decision of the Product and Prices Committee of 08.07.2022, in force since 05.08.2022)	3.0% annually from the amount, min.50 lei monthly	- the commission is charged monthly in advance on the anniversary date
7.2.2.2.	- Guarantees secured by money blocked on current account/ guarantee deposit without interest	Free of charge	- exception - guaranties secured partly by cash collateral - in this case will be aplied commission p.4.5.2.1
7.2.2.3.	- 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

BANKING SERVICES	FEES / COMMISSIONS	NOTE
7.2.2.4. - 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 min.100 lei monthly	- the commission is charged monthly in advance on the anniversary date
7.2.3. Other changes	250 lei	
7.2.4. Receipt and verification of the payment request and related documents	0,20% from the amount min. 200 lei, max. 2 000 lei	
7.2.5. Payment according to the payment request	0,20% from the amount, min. 25 lei, max. 200 lei	
7.2.6. Increase value and/or validity of bank guarantee imodified by Pricing Committee Minutes from 26.07.2018, in force beginning 20.08.2018)		
7.2.6.1. - Guarantees secured by real estate / mobile goods	1% from the amount min.500 lei	
7.2.6.2. - Guarantees secured by money blocked on current/deposit account	1% from the amount min.500 lei	
7.2.6.3. - Guarantees secured by contra guarantee	Negociable, min.75 EUR	
7.2.6.4. - Unsecured guarantees (Included by Decision of the Product and Prices Committee of 08.07.2022, in force since 05.08.2022)	1% from the amount min.500 lei	
Depending on the complexity of the transactions conducted, the Bank may apply other values for commissions listed in subchapter 2 of Chapter 7 , the customer being notified in advance (Included by Decision of Pricing Committee from 21.09.2018, in force beginning 24.09.2018)		
3 Other operations regarding MDL bank guarantees		
7.3.1. Authentication and submission of payment claims to the execution of bank guarantees at the client's request	250 lei	
7.3.2. Text analysis of the bank guarantee received directly by the client	150 lei	
7.3.3. Authentication of the signature from the Bank Guarantees received directly by the beneficiary (included by Pricing Committee Minutes from 26.07.2018, in force beginning 20.08.2018)	250 lei	
Depending on the complexity of the transactions conducted, the Bank may apply other values for commissions listed in subchapter 3 of Chapter 7 , the customer being notified in advance. (Included by Decision of Pricing Committee from 21.09.2018, in force beginning 24.09.2018)		
4 Financial Leasing (modified by Decision of the Product and Prices Committee of 25.07.2022, in force since 05.08.2022)		
7.4.1. File review fee	According to the contract	
7.4.2. Unique interest for leasing	According to the contract	
7.4.3. Rescheduling (restructuring / rollover) fee	According to the contract	
7.4.4. Early repayment fee	According to the contract	
7.4.5. Leasing repayment deferral/Leasing repayment date change fee	According to the contract	
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 Factoring (modified by Decision of Products, Pricing and Customer Experience Management Committee of 26.06.2025, in force since 23.07.2025)		
7.5.1. Fee for granting/extending the validity/increasing the factoring frame agreement (modified by Decision of Pricing Committee from 28.03.2022, in force beginning 04.04.2022)	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 (modified by Decision of Products, Pricing and Customer Experience Management Committee of 26.06.2025, in force since 23.07.2025)	According to the contract	- is paid in advance from the financed amount of the invoice, calculated for the period between the payment date and the due date
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
7.5.6. Financing fee for the grace period included by Decision of Products, Pricing and Customer Experience Management Committee of 26.06.2025, in force since 23.07.2025)	1.000 lei	- is calculated on the financed amount of the invoice, for the period between the due date and the last day of the grace period and can be paid weekly, monthly or upon receipt of payment.
*paid in MDL at NBM official exchange rate on the transaction day		
**derogations to commission are performed according to the internal bank procedures		

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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
- 03.12.2018 - modification CP.I: p 1.8.1, modification and addition in Cp. V: p 5.1.2, p 5.1.3., excluded Cp. VIII
- 04.02.2019 - modification of Section I, Ch. I: p.1.1.1, 1.1.5; Ch. VI: pct.1.6.2.2, 1.6.3, 1.6.6.2, addition of p.1.6.6.3; modification of Ch. VIII: p. 1.8.4; modification of Section II, addition of Ch.II; modification and addition of the Annexx 1
- 03.06.2019 - addition in Ch.I p.1.5.1, 1.5.2, modification and addition in Ch.I.p.9 (p.1.9.2.1., p.1.9.2.2.), addition in Ch.VII: p 7.1.12.
- 21.08.2019 - modification Ch.I: p. 1.1.3., pct. 1.2.1., addition Ch.I: p. 1.1.1.1.
- 01.09.2019 - modification Ch.I: p. 1.6.3., pct. 1.6.6.2., addition Ch.I: p. 1.6.3.1., 1.6.3.2., modification Ch.IV: p. 4.6.2, addition Ch. IV p. 4.7.4, excluded Ch IV: p. 7
- 01.11.2019 - modification Ch.II: p. 2.3.1., excluded Cap.II: pct. 2.3.1.1., 2.3.1.2., 2.3.1.3., 2.3.1.4.
- 01.01.2020 - modification Ch.I: p 1.7.1., excluded Ch.I: p. 1.2.2., 1.4.4., 1.4.5., 1.4.6., 1.4.7., 1.4.8., 1.4.9., addition Ch. VI, p. 6.1.7.- 6.1.10.; addition Ch.VII: p. 7.4.9. modification of CP. I: p. 1.6.2.2., 1.6.3., 1.6.3.2., 1.6.6.2., 1.6.7.2., 1.8.4.; excluded Ch.II, p. 2.1.1., 2.1.2., 2.1.3., 2.1.4., 2.1.5., 2.1.6., 2.1.7, 2.1.8.
- 18.06.2020 - addition to Ch.I, p. 1.1.1., 1.1.5.
- 14.09.2020 - addition to Ch.IV: p. 4.5.1.4., 4.5.2.4., Ch.VII: p. 7.2.1.4., 7.2.2.4.
- 08.02.2021 - addition to the Ch. I: p. 1.1.1., 1.1.2, 1.1.5., 1.1.6., 1.6.2.2., 1.6.3.2., 1.6.6.2, 1.6.6.3., 1.6.7.1., 1.6.7.2., 1.8.4., Ch..II: comp. 2; including into the Ch I, of the comp. 12;
- excluded comp. 3 of Ch.II. modification to the Ch. I: p. 1.1.1., 1.1.2, 1.1.5., 1.1.6., 1.6.2.2., 1.6.3.2., 1.6.6.2, 1.6.6.3., 1.6.7.1., 1.6.7.2., 1.8.4., Ch..II: comp. 2; modification the Ch I, of the p. 1.12.1.1.
- 14.06.2021 - addition to Ch.I, Comp. 12; modification of Ch.I, p. 1.6.6., 1.6.7.2. and 1.6.8., modification of Ch.IV, p.4.6.1., 4.6.4., 4.7.4
- 19.07.2021 - addition to Ch. VII, comp.5: p. 7.5.1., 7.5.2., 7.5.3., 7.5.4., 7.5.5.; modification into the Ch.I, canceling of the commissions 1.6.7., 1.6.8., addition of the commissions 1.2.1.4, 1.2.1.5
- 22.11.2021 - modification Ch. I comp. 6: p. 1.6.2.1., 1.6.3.1., 1.6.6.1., comp. 7: p. 1.7.10., comp. 12: p. 1.12.1., addition Ch. I comp.6: p. 1.6.6.1.1., 1.6.6.1.2., comp.12: p. 1.12.2.
- 01.04.2022 - addition to Chap.I comp. 1.
- 04.04.2022 - modification Ch.VII comp 5, p. 7.5.1. 7.5.2.

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- 05.08.2022, addition Ch. I, p. 1.6.6.1.3, Ch. IV, p. 4.5.8.4., Ch. VII, p. 7.2.6.4., modification Ch. I, p. 1.2.1.1, 1.2.1.2, 1.2.1.3, 1.2.1.4, 1.2.1.5, p. 1.11.1.2.1, 1.11.1.2.2, 1.11.1.2.3., 1.12.1.1, 1.12.2.1, Ch. II, p. 2.2.2, 2.3.1.1, 2.3.1.2, 2.3.1.3, Ch. IV, p. 4.1.2.2.; 4.2.5.1.; 4.2.5.2.; 4.5.2.1.; 4.5.2.3.; 4.5.2.4., Ch. VII, p. 7.2.2.1.; 7.2.2.3.; 7.2.2.4., Ch. VII, section 1.; 4., excluded Ch. II, p. 2.1.1, 2.1.2, 2.1.3., Ch. VII, p. 7.1.1.1.; 7.1.1.2.; 7.1.1.3; 7.1.10.1.; 7.1.10.2; 7.1.10.3; 7.4.8.
- 26.09.2022 - modification Ch. I, p. 1.1.10, section 7, p. 1.7.2., 1.7.4., 1.7.6.,1.7.7.,1.7.8., 1.7.9, 1.7.10, modification Ch. II, section 3
- 07.11.2022 - modification Annex 1
- 10.03.2023 - modification Annex 1
- 21.04.2023 - modification Chap. I, p.1.2.1.1, 1.2.1.2, 1.2.1.3, 1.12.1.1, 1.12.2.1, Chap. II, p.B493 2.2.2
- 05.05.2023 - modification Annex 1
- 24.10.2023 - modification and addition in Ch.I p. 1.1.11., 1.2.1., and 1.2.2.
- 01.11.2023 modification Ch. I, p. 1.2.1.1., 1.2.1.2., 1.2.1.3, 1.6.2.1., 1.6.6.1.1., 1.6.6.1.2., 1.6.6.2.1., 1.9.3., addition p. 1.6.6.2.2., 1.8.2.1., 1.8.2.2., 1.8.5.1.1., 1.8.5.1.2., 1.8.8.1., 1.8.8.2.
- 01.12.2023 - modification Chap. I, p 1.4.1.2., addition p. 1.6.1.1., 1.6.1.2.
- 15.01.2024 - modification and addition in Ch. I, p. 1.7.6.1., 1.7.6.2., 1.7.6.3.
- 04.03.2024 - modification Ch. I, p. 1.6.6.2.1., addition in Ch.I p. 1.6.9.1., 1.6.9.2.
- 15.04.2024 - modification Ch. VII, addition in Ch. VII, comp., p. 7.1.2.
- 01.08.2024 - addition Ch.I, section .7, p.1.7.11. ,1.7.11.1. ,1.7.11.2.,1.7.11.3., modification Chap. II section. 2, p. 2.2.3.
- 23.01.2025 - modification Annex 1
- 29.01.2025 - addition Ch.VI, section.3, p.6.3.1. ,6.3.1.1. ,6.3.1.2.,6.3.1.3., 6.3.1.4.
-12.05.2025 - modification Ch. I, section 7, p. 1.7.6.3.
-16.06.2025 - modification Ch. I, section 5, p.1.5.1., 1.5.2.
-01.07.2025 - modification Ch. I, section 12, p. 1.12.1.
-23.07.2025 - addition Ch.VII, section.1, section. 5
-26.09.2025 -modification Ch.I, section .7, p.1.7.11. ,1.7.11.1. ,1.7.11.2.,1.7.11.3.
- 07.10.2025 - addition Ch.I, section.7, p.1.7.6.4., 1.7.6.4.1., 1.7.6.4.2., 1.7.6.4.3., 1.7.6.5., 1.7.6.5.1., 1.7.6.5.2., 1.7.6.5.3., 1.7.6.6., 1.7.7.1., 1.7.7.2., modification Ch.I, section .7, p.1.7.7., 1.7.7.1., 1.7.7.2., 1.8.4..
- 01.01.2026 - modification Ch.I, section.7, p.1.7.6.4., 1.7.6.4.1., 1.7.6.4.2., 1.7.6.5., 1.7.6.5.1., 1.7.6.5.2.

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

Period	Transfer type	Currency		Cut Off Time		
				Submitted on paper	Submited through OTP Internet/Mobile Banking service****	Through MT101*
Monday - Friday	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
		Other currencies (CHF, GBP, CAD, RON, etc.)		13:00	13:00*	13:00
	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		17:00**	20:45***	16:00**
	Intra-bank between own accounts	MDL, EUR, USD, RUB, other currencies				

*-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.