CONSUMER BANKING FEE LIST

Valid as of 01.10.2026

SERVICE	FEE CHARGED or % IN EUR	BILLING DATE
ACCOUNTS AND DEPOSITS		
TRANSACTION ACCOUNT		
Opening a transaction account		
Transaction account / bundled account	No fee	
Second and every subsequent transaction account	35.00€	At opening
Transaction / bundled account management		
Private Banking Bundle	50.00€	Monthly
Premium Bundle	16.49€	Monthly
Extra Bundle	9.99€	Monthly
Komplet Bundle	6.00€	Monthly
Youth Bundle	No fee	
Personal Plus account	3.50€	Monthly
Svetovni Bundle	8,99€	Monthly
Transaction account	3.40€	Monthly
Transaction account for non-residents	5.10€	Monthly
Prepaid (Net) account	No fee	
Payment account with basic features – ABF	4.90€	Monthly
Payment account with basic features for social transfer recipients	1.47€	Monthly
Transaction account use		
Incoming payment to transaction account	No fee	
Deposit to transaction account	No fee	
Deposit of more than 50 pcs. of coins to transaction account	2.20% of amount deposited, min. 2.50€	At deposit
Withdrawal of more than 50 pcs. of coins from transaction account	2.20% of amount withdrawn, min. 2.50€	At withdrawal
Currency exchange on transaction account	Per the Bank's exchange rate	At exchange
Cash-at-home service from transaction account via Post counter	4.99€	
Closing a transaction account / Terminating a transaction account bundle (open less than 6 months)		
Termination of transaction / bundled account	20,00€	At closing
Early termination of bundle (transaction account remains open)	35,00€	At closing
Notifications to transaction account holder		
Monthly statement	No fee	
Reissue of monthly statement	5.00€	When statement is created
Last transaction statement at Post office	2.00€	When statement is created
SMS / E-mail notification about Transaction account activity	3.00€	Monthly
Push notification in mBank@Net about Transaction account activity	No fee	
Distribution of reminders		
1st reminder	Equal to default interest charged, max. 2.70€	When reminder is sent
2nd reminder	Equal to default interest charged, max. 5.40€	When reminder is sent
Each subsequent reminder	Equal to default interest charged, max. 8.70€	When reminder is sent
Other		
Issuing activity and balance letters and other letters	15,00€	When letter is issued
SAVINGS ACCOUNT AND TRIPLE PLUS SAVINGS ACCOUNT		
Opening*	No fee	
Management	No fee	
Currency exchange on savings account	Per the Bank's exchange rate	At exchange
Deposits to savings account and Triple Plus Savings Account	No fee	
Deposit of more than 50 pcs. of coins to savings account and Triple Plus Savings Account	2.20% of amount deposited, min. 2.50€	At deposit
* As of 1 June 2021, a prior transaction account is required to open a savings account.		
DEPOSITS AND SAVINGS PRODUCTS		
Early termination of deposit, individual retirement savings, ZA-TO! savings product	1% of principal, min. 25.00€	At early termination
CASH BALANCE MANAGEMENT		
Management of daily balances over 100,000€.*	No fee	Monthly
* The charge covers the balances of the following products: transaction account and bundle balances in EUR, prepaid and savings account balances in EUR, Triple Plus Savings Account balance regardless of date of opening and individual retirement account balances, ZA-TO savings product and deposit balance in EUR opened as of 1June 2021. The fee is charged on total daily balances over 100.00€.		

CARDS

APPLICABLE TO ALL CARDS

Ordering a new payment card PIN	10,00€	When ordered
SMS notifications about payment card transactions	3,00€	Monthly
SMS notifications about payment card transactions from the Youth Bundle (for the accountholder)	No fee	
Push notifications in mBank@Net about payment card transactions	No fee	
Quasi-cash transaction* fee	1.0% of transaction amount, min. 1.00€, max. 120.00€	At transaction
Payment card statement by request of the client	5,00€	When created
Reproduction of card payment slip or collecting the slip from the Point of Sale	8,00€	When created
Unsubstantiated complaint against payment card service	8,00€	After complaint is found to be unsubstantiated

*A quasi-cash transaction is a debit, prepaid, or charge card-based transactions that does not constitute a regular purchase of goods or services, but rather includes payments that are identical to cash in technical and financial terms or funds that can be quickly converted to cash. It includes:

- Money transfers via an electronic payment system or bank transfer to a certain person or entity, original credit transactions where the card triggers a credit payment directly to the payee;
- Account financing (other than prepaid account top-ups) to purchase foreign currency, liquid assets, and crypto currencies, cash orders, or traveller's cheques where these transactions are executed at non-financial institutions, such as exchange offices or money order providers;
- State-licenced online casinos (online gambling), state-licensed horse/dog race betting, bets, including lottery tickets, gambling chips in casinos, off-site betting, race betting, and games of chance with cash prizes, state lotteries;
- purchases of goods or services and transactions with merchants to repay loans and debts; transactions with merchants licensed to buy, sell and broker in the trading of securities, shares, bonds, commodities and mutual funds; and transactions with merchants whose main activity is the sale of cards or accounts with stored value and their subsequent reloading (including prepaid cards).

The quasi-cash transaction fee is charged at all Points of Sale in Slovenia and abroad labelled with an MCC defined as quasi-cash, other than Points of Sale on the list of OTP banka. For more information on quasi-cash transactions and the list of Points of Sale, visit the Bank's website at: www.otpbanka.si/quasi-cashpojasnilo.

Distribution of reminders

1st reminder	Equal to default interest charged, max. 2.70€	When reminder is sent
2nd reminder	Equal to default interest charged, max. 5.40€	When reminder is sent
Each subsequent reminder	Equal to default interest charged, max. 8.70€	When reminder is sent

VISA DEBIT CARD

Issuance of Visa Debit card

Issuance and regular renewals of debit card linked to transaction account	5,00€	When ordered
Issuance and regular renewals of debit card linked to Youth Bundle	No fee	

Early replacement of Visa Debit card by request of user

Card linked to transaction account	12,00€	When ordered

Cash withdrawals with Visa Debit card

From transaction account at POS terminals in Slovenia and abroad	1.1% of amount withdrawn, min. 2.50€, max. 23.00€	At transaction
At ATMS owned by OTP banka in Slovenia and participating banks[1]	No fee	
At ATMs owned by other banks in Slovenia and EU Member States where the local currency is EUR, SEK, RON	0.75€	At transaction
At ATMs owned by other banks in Slovenia and EU Member States where the local currency is EUR, SEK, RON for the Youth Bundle	0.75€, first 5 withdrawals per month free of charge	At transaction
At ATMs outside of EUR and in EU Member States in other currencies (other than EUR, SEK, and RON) and in other countries	1.1% of amount withdrawn, min. 2.50€, max. 23.00€	At transaction

Transaction account balance check at ATMs with Visa Debit card

At ATMS owned by OTP banka	No fee	
At ATMs owned by other banks in Slovenia	0.60€	At transaction

VISA CHARGE CARD

Annual membership

Visa card	26.00€	Annually
Gold Visa card	75.00€	Annually

Early replacement of Visa Charge card by request of user

Visa card	12.00€	When the card is made
Visa Private / Premium card	16.00€	When the card is made

Cash withdrawals with Visa Charge card

At ATM or POS terminal	6% of amount withdrawn, min. 15.00€	At transaction

Change related to Visa Charge card

Monthly spending limit	5.00€	When change is made
Billing date	5.00€	When change is made

Instalment purchase

Instalment fee	1.90€	With instalment

VISA PREPAID CARD

Issuance and renewal of Visa Prepaid card		
Prepaid and virtual prepaid card	12.00€	When issued
Prepaid and virtual prepaid card ordered for clients who opened a Prepaid Net account via mobile banking	No fee	
Early replacement of Visa Prepaid card by request of user		
Prepaid and virtual prepaid card	10.00€	When ordered
Cash withdrawals		
At OTP banka counter, at POS terminals in Slovenia and abroad	1.1% of amount withdrawn, min. 2.50€, max. 23.00€	At transaction
At ATMS owned by OTP banka in Slovenia and participating banks	No fee	
At ATMs owned by other banks in Slovenia and EU Member States where the local currency is EUR, SEK, RON	0.75€	At transaction
At ATMs outside of EUR and in EU Member States in other currencies (other than EUR, SEK, and RON) and in other countries	1.1% of amount withdrawn, min. 2.50€, max. 23.00€	At transaction
Prepaid account balance check		
At ATMS owned by OTP banka	No fee	
At ATMs owned by other banks in Slovenia	0.60€	At transaction
Prepaid account top-up		
Via online banking and at Bank counter	No fee	
Transfer from prepaid account to transaction account with OTP banka		
Via digital banking	No fee	
Via Bank counter	4.00€	At transaction

PPAYMENT SERVICES

The following items are not applicable for payments to charity (List of charity organizations exempt from fees is available on the Bank's website), payments to subsidiaries and affiliates of OTP banka to transaction accounts held with OTP banka, payments to Sava Infond to transaction accounts held with the custodian bank, payments to Raiffeisen Capital Management (RCM), Raiffeisen Kapitalanlage – Gesellschaft m.b.H to transaction accounts held with OTP banka, payments to OTP funds to transaction accounts held with OTP banka, payments to Sava pokojninska d.d. – Coverage Fund PDPZ, payments to Triglav funds to transaction accounts held with OTP banka, and payments to the shared account of stock brokerage clients (SI56 0451 5000 2425 702).

DOMESTIC AND REGULATED CROSS-BORDER TRANSACTIONS* IN EUR and SEK		
Via digital banking		
Payment transaction / instant payment between accounts of private individuals held with OTP banka (non-cash)	No fee	
Other payment transactions / instant payment to accounts held with OTP banka	0.40€	At payment
Payment transaction / instant payment (€) up to 50,000.00€ or SEK equivalent (external)	0.42€	At payment
Payment transaction / instant payment (€) over 50,000.00€ or SEK equivalent (external)	5.30€	At payment
Urgent payment transactions in SEK	5.30€	At payment
Cancellation/rejection of payment transaction	5.40€	At cancellation/rejection
At Bank counter		
Payment transaction / instant payment between accounts of private individuals held with OTP banka (non-cash)	No fee	
Other payment transactions / instant payment to accounts held with OTP banka	3.10€	At payment
Payment transaction / instant payment (€) up to 50,000.00€ or SEK equivalent (external)	3.50€	At payment
Payment transaction / instant payment (€) over 50,000.00€ or SEK equivalent (external)	10.00€	At payment
Urgent payment transactions in SEK	10.00€	At payment
Cancellation/rejection of payment transaction	10.70€	At cancellation/rejection
At Post counter, Post offices under contract, from account held with OTP banka		
Payment transaction / instant payment in EUR	1.35€	At payment

Other		
Ex-post transfer (UPO) of remaining balance from closed account (internal/external)	5.00€	At payment
SEPA Direct Debits (SDD)		
Execution of SDD	0.33€	At execution
Notice of non-executed SDD	2.80€	When transaction is rejected
Update of SDD execution ban	5.35€	At update
Standing orders (SO)		
SO between retail accounts at OTP banka	No fee	
SO to accounts of private professionals and entrepreneurs at OTP banka	0.81€	At execution
SO to accounts with other banks	1.13€	At execution
Notice of non-executed SO	2.80€	When transaction is rejected
Complaints, refunds, payment transaction updates (e.g. payment order errors, wrong IBAN of payee)		
Payment transactions within Slovenia	Actual costs + 5.40€	When complaint is resolved
Payment transactions outside of Slovenia	Actual costs + 12.50€	When complaint is resolved
Written confirmation of executed transfer	5.50€	When letter is issued

*Regulated cross-border payment transactions are transactions to/from an EEA** Member State in EUR/SEK/RON that need to contain: IBAN of payee, amount of payment in EUR, SEK, RON, shared fee option "SHA", which means that each participant covers the costs of their own bank for the execution and acceptance of the payment. Payments to Switzerland, Great Britain in EUR, SEK and RON shall be subject to the same fees as well. **EEA = EU + Iceland, Norway, and Liechtenstein

INSTANT PAYMENTS		
Instant payments via mobile wallet.	No fee	
UNREGULATED CROSS-BORDER AND OTHER PAYMENT TRANSACTIONS		
Via digital banking		
Payment transaction between accounts of private individuals held with OTP banka (non-cash)	No fee	
Other payment transactions to accounts held with OTP banka	0.40€	At payment
Payment transactions - with SHA option	0.09% of the amount of transaction, min. 7.50€, max. 80.00€	At payment
Payment transactions – urgent order with SHA option	0.09% of the amount of transaction, min. 9.50€, max. 100.00€	At payment
Additional fees for other payment transactions with OUR option	5.00€	At payment
Payment transactions with BEN option	Fee paid by payee	At payment
Cancellation / rejection of payment transactions	5,40€	At cancellation/rejection
At Bank counter		
Payment transaction between accounts of private individuals held with OTP banka (non-cash)	No fee	
Other payment transactions to accounts held with OTP banka	2.70€	At payment
Payment transactions - with SHA option	0.20% of the amount of transaction, min. 9.50€, max. 170.00€	At payment
Payment transactions – urgent order with SHA option	0.25% of the amount of transaction, min. 10.00€, max. 180.00€	At payment
Additional fees for other payment transactions with OUR option	7.00€	At payment
Payment transactions with BEN option	Fee paid by payee	At payment
Cancellation / rejection of payment transactions	10.70€	At cancellation/rejection
Complaints, refunds, payment transaction updates (e.g. payment order errors, wrong IBAN of payee)		
Payment transactions within Slovenia	Actual costs + 5.40€	When complaint is resolved
Payment transactions outside of Slovenia	Actual costs + 12.50€	When complaint is resolved
Written confirmation of executed transfer	5.50€	When letter is issued
LOANS		
APPROVAL OF TRANSACTION ACCOUNT OVERDRAFT		
Basic overdrafts	No fee	
Extraordinary overdrafts	3.0% of overdraft balance, min 20€, max. 150.00€	At approval
LOAN APPROVAL		
Consumer loan origination fees*		
Consumer loan up to 3 years	50.00€	At approval
Consumer loan over 3 years	150.00€	At approval

*The Sustainable Skip Loan is exempt from origination fees.

Housing loan origination fees *		
Housing loan with mortgage	1.70%, min. 100.00 €, max. 600.00€	At approval
Housing loan with insurance premium	1.70%, min. 100.00 €, max. 600.00€	At approval

* The Sustainable Housing Loan is exempt from origination fees..

Loan administration fees*		
For loans taken out until and including with a term of 0-120 months	2.90€	Monthly
For consumer loans taken out as of and including 17.12.2022	5.20€	Monthly
For housing loans taken out as of and including 17.12.2022	3.20€	Monthly
* Only for contracts that stipulate the fee.		
Modifications of approved loans		
Modification of credit agreement (change of interest rate, change of collateral, change of annuity, change of loan term, debt assignment, accession to debt, debt repayment agreement, etc.). Where the change of annuity and/or loan term is the result of early partial loan repayment, the fee is not charged.	1.80% of debt outstanding, min. 100.00€, max. 520.00€	At execution
Modification of credit terms (standstill, restructuring)	1.80% of debt outstanding, min. 100.00€, max. 220.00€	At execution
Accession to debt of deceased borrower	100.00 €	At execution
Change of repayment method (standing order, SEPA, UIP)*	30.00 €	At execution
*In case of multiple agreements, only a single fee is charged.		
Other loan-related fees		
Reminding process charge	Equal to default interest charged, max. 5.60€	When reminder is sent
Loan balance letter	11.00€	When issued
Activity statement	1.70€	Per page
Other written information on loans (e.g. intent to issue mortgage deregistration order)	11.00€	When issued
Issuance of mortgage deregistration order for selected agreement	60.00€	When issued
Handling a mortgage deregistration process for selected agreement	125.00€	When issued
LETTER OF CREDIT		
Opening a letter of credit by order of private individual with coverage from an OTP banka loan	200.00€	When opened
Opening a letter of credit by order of private individual with coverage by own funds	350.00€	When opened
Modification of terms of letter of credit	100.00€	When modified
Cancellation of order to open letter of credit already in processing due to reasons on the part of the applicant	100.00€	When cancelled
MODERN BANKING CHANNELS		
DIGITAL BANKING		
Digital banking subscription		
Digital banking subscription	No fee	
Personal security credentials		
Issuance of SMS token	No fee	
Issuance of new password	No fee	
Digital banking administration		
Digital banking	0.80€	Monthly
Digital banking under Youth Bundle	No fee	
CASH BUSINESS		
Collection of banknotes and other securities per individual banknote	0.16 % of amount, min. 11.00 €, max 160.00 €	At payment, when accepted for collection
MENJAVA KOVANCEV V BANKOVCE IN OBRATNO, KOVANCEV V KOVANCE		
Exchange of coins for banknotes and vice-versa up to 50 pcs.	No fee	
Exchange of coins for banknotes and vice-versa over 50 pcs	2.20% of amount, min.5.50€	At exchange
Exchange of banknotes for banknotes over 10 pcs.	2.20% of amount, min.5.50€	At exchange
Exchange of coins for coins over 50 pcs.	2.20% of amount, min.5.50€	At exchange
Takeover of coins at Post counter over 50 pcs.	1.2% of amount	When accepted
Failure to claim ordered cash	30,00€	At failure to claim
FOREIGN EXCHANGE – EFFECTIVE RATES		
Purchase of foreign currency	Purchase and sales exchange rate	
SAFETY DEPOSIT BOXES		
For safety deposit box A - G (volume in litres up to 64.99)		
RENTAL FEE for Private Banking Bundle holders	No fee	
RENTAL FEE for Premium Bundle holders	95.00€ incl. VAT	Annually
RENTAL FEE for Extra Bundle holders	122.00€ incl. VAT	Annually
RENTAL FEE for Komplet Bundle holders	140.00€ incl. VAT	Annually
RENTAL FEE for other clients	450.00€ incl. VAT	Annually
PRODUCING a new key/card		
Producing a new key/card to replace lost key/card	40.00€ incl. VAT + actual costs incl. VAT	When Key/card is issued

ENFORCEMENTS		
EXECUTION OF COURT DECISIONS AND ORDERS OF OTHER AUTHORITIES		
Accepting and executing court decisions and orders of other authorities		
Processing a received decision – account block	38,00€	When decision is received
Payment order to transfer funds	11,00€	At payment
Processing an order on attachment of cash balances for a client in personal bankruptcy	10,00€	One-time fee
Accepting and processing a bill of exchange	25,00€	One-time fee
Processing a received enforcement note	38,00€	When enforcement note is received
Executing a decision on inheritance – per heir	**15,00€**	At execution
Other		
Copy of decision on enforcement and other documentation received	1.83€ incl. VAT	Per page
Various confirmation letters concerning the execution of a decision on enforcement, collateral, bills of exchange, e.g. additional notices on repayment of debt subject to decision, interest statements, itemization of partial payments, outstanding debt statements, etc.	6.60€ incl. VAT	Per decision
Statement from records relating to the execution of decisions on enforcement, collateral, enforcement notes, bills of exchange, e.g. list of decisions, list of paid fees	6.60€ incl. VAT	Per statement
PREPARATION OF CONFIRMATION LETTERS, RECORDS, DOCUMENT COPIES		
Account activity statements, statements of accounts, extracts from microfilms, documents, and similar by request of user	15.00€ incl. VAT	Per page
Written notice on exchange rates, interest rates and similar for prior periods	24.40€ incl. VAT	Per page
Calculation of non-banking interest	24.40€ incl. VAT	Per page
Advisory services and completion of forms	15.27€ incl. VAT DDV	When advisory service is provided
OTHER		
Paper documents for digital users	2.50€	Per document
Reissue of contractual documentation (credit agreement, transaction account agreement, etc.)	11.00€	Per document
Opening a transaction via third party	30.00€	When opened
Confirming client identity for other financial institutions	15.00€	At confirmation
Indemnity letter	0.50%, min. 50.00€	When issued
Obtaining a Slovenian tax number from FURS by a bank for foreign citizens	100.00€	Upon acquisition

(1) At ATMs of OTP Group in Hungary, Croatia, Serbia, Montenegro, Bulgaria, Albania, Ukraine, and Moldova

All services are exempt from VAT pursuant to Article 44(4) of ZDDV-1 other than services subject to VAT. The prices of services subject to VAT include VAT. The VAT rate under the currently applicable law is 22%.