



Announcement

Cross-border card acquiring fees

Croatia

Publication date of the announcement: **01. June 2026**

Effective date of the announcement: **01. June 2026**

I. PRELIMINARY PROVISIONS

- (1) The implementation of this Announcement was made necessary by Regulation (EU) 2015/751 of the European Union, under which the Bank is required to apply and charge to the Acceptor individually specified commissions in respect of the various payment card categories and brands — if the interchange fee rate differs — unless the Acceptor requests the Bank in writing that it should charge a uniform fee.
- (2) In the Agreement concluded with the Acceptor, the Bank is required to provide specific information on the interchange fees, scheme fees and merchant service charges applicable to each category and brand of payment cards.
- (3) A deviation from this shall only be permitted if the Acceptor expressly requests, by signing the Declaration incorporated into the Contract, that the Bank apply consolidated pricing.
- (4) In the absence of a declaration, the Bank shall apply cost-based pricing. In this case, the commission paid by the Acceptor is the sum of the interchange fee, the scheme fee and the merchant service charge charged for the specific transaction.
- (5) The prevailing current value of the interchange fees determined by the card companies are published on their respective websites.
 - a) <https://www.mastercard.com/europe/en/regulatory/european-interchange.html>
 - b) <https://www.visaeurope.com/about-us/interchange-fees/>
 - c) Not applicable to cards issued by OTP Bank, except for tokenised cards within the meaning of paragraph 8¹
- (6) In the case of VISA, all cards issued in Europe shall be deemed 'European'.
- (7) In the case of Mastercard, all cards issued in a SEPA country shall be deemed 'European'. Cards issued outside the SEPA area but inside the European region shall be deemed cards issued 'outside Europe'.
- (8) Transactions made with tokenized cards issued by OTP Bank are considered European transactions.

¹ Tokenized card: During transactions made with tokenized or digitalized bank cards, the physical card data is replaced by a unique token, ensuring that sensitive data is not directly transmitted or stored during the transaction. Mobile wallet services provide secure contactless payments, cash withdrawals, and online purchases using the tokenized card, based on strong customer authentication.



- (9) The rate of the merchant service charge is specified in the Card Acceptance Contracts (Individual Contract).
- (10) The rates of the **scheme fees** defined and charged by the card companies for the acceptance of the various card types **are published by the Bank in this Announcement, which is incorporated into the Contract.**
- (11) Upon any change in the scheme fees favourable to the Acceptor and passed on by the Bank to the Acceptor, the new scheme fees will enter into effect on the 15th day following the publication of this Announcement's modification.
- (12) Upon any change in the scheme fees unfavourable to the Acceptor and passed on by the Bank to the Acceptor, the new scheme fees will enter into effect on the 60th day following the publication of this Announcement's modification.



II. GENERAL PROVISIONS

(13) The scheme fees charged in accordance with Section I (9) of this Announcement in the event of **euro-based settlement (POS)** are included in the table below.

BINF	Card Type	Transaction amount less than 5 EUR		Transaction amount between 5 EUR and 24,99 EUR		Transaction amount between 25 EUR and 100 EUR		Transaction amount above 100 EUR	
		POS		POS		POS		POS	
		fix	variable	fix	variable	fix	variable	fix	variable
1B	OTP VISA VPAY card	0,001 EUR	0,0307%	0,001 EUR	0,0307%	0,001 EUR	0,0307%	0,001 EUR	0,0307%
1C	OTP VISA business debit card	0,001 EUR	0,0307%	0,001 EUR	0,0307%	0,001 EUR	0,0307%	0,001 EUR	0,0307%
1D	OTP VISA business credit card	0,001 EUR	0,0327%	0,001 EUR	0,0327%	0,001 EUR	0,0327%	0,001 EUR	0,0327%
1E	OTP VISA retail prepaid card	0,001 EUR	0,0307%	0,001 EUR	0,0307%	0,001 EUR	0,0307%	0,001 EUR	0,0307%
1J	OTP Mastercard business prepaid card	0,008 EUR	0,0683%	0,008 EUR	0,0683%	0,008 EUR	0,0683%	0,008 EUR	0,0683%
1K	OTP VISA business prepaid card	0,001 EUR	0,0307%	0,001 EUR	0,0307%	0,001 EUR	0,0307%	0,001 EUR	0,0307%
10	OTP Mastercard retail debit card	0,008 EUR	0,0683%	0,008 EUR	0,0683%	0,008 EUR	0,0683%	0,008 EUR	0,0683%
11	OTP Mastercard retail credit card	0,008 EUR	0,0683%	0,008 EUR	0,0683%	0,008 EUR	0,0683%	0,008 EUR	0,0683%
12	OTP Mastercard business debit card	0,008 EUR	0,0683%	0,008 EUR	0,0683%	0,008 EUR	0,0683%	0,008 EUR	0,0683%
13	OTP Mastercard business credit card	0,008 EUR	0,0683%	0,008 EUR	0,0683%	0,008 EUR	0,0683%	0,008 EUR	0,0683%
14	OTP Mastercard retail prepaid card	0,008 EUR	0,0683%	0,008 EUR	0,0683%	0,008 EUR	0,0683%	0,008 EUR	0,0683%
15	OTP Maestro retail debit card	0,008 EUR	0,0683%	0,008 EUR	0,0683%	0,008 EUR	0,0683%	0,008 EUR	0,0683%
16	OTP Maestro retail credit card	0,008 EUR	0,0683%	0,008 EUR	0,0683%	0,008 EUR	0,0683%	0,008 EUR	0,0683%
17	OTP VISA Electron card	0,001 EUR	0,0307%	0,001 EUR	0,0307%	0,001 EUR	0,0307%	0,001 EUR	0,0307%
18	OTP VISA retail debit card	0,001 EUR	0,0307%	0,001 EUR	0,0307%	0,001 EUR	0,0307%	0,001 EUR	0,0307%
19	OTP VISA retail credit card	0,001 EUR	0,0327%	0,001 EUR	0,0327%	0,001 EUR	0,0327%	0,001 EUR	0,0327%
2B	Domestic VISA VPAY card	0,017 EUR	0,0337%	0,017 EUR	0,0337%	0,017 EUR	0,0337%	0,017 EUR	0,0337%
2C	Domestic VISA business debit card	0,017 EUR	0,0337%	0,017 EUR	0,0337%	0,017 EUR	0,0337%	0,017 EUR	0,0337%



2D	Domestic VISA business credit card	0,018 EUR	0,0347%	0,018 EUR	0,0347%	0,018 EUR	0,0347%	0,018 EUR	0,0347%
2E	Domestic VISA retail prepaid card	0,017 EUR	0,0337%	0,017 EUR	0,0337%	0,017 EUR	0,0337%	0,017 EUR	0,0337%
2J	Domestic Mastercard business prepaid card	0,019 EUR	0,1742%	0,020 EUR	0,1742%	0,026 EUR	0,1742%	0,061 EUR	0,1742%
2K	Domestic VISA business prepaid card	0,017 EUR	0,0337%	0,017 EUR	0,0337%	0,017 EUR	0,0337%	0,017 EUR	0,0337%
20	Domestic Mastercard retail debit card	0,019 EUR	0,1742%	0,020 EUR	0,1742%	0,026 EUR	0,1742%	0,061 EUR	0,1742%
21	Domestic Mastercard retail credit card	0,019 EUR	0,1742%	0,020 EUR	0,1742%	0,026 EUR	0,1742%	0,061 EUR	0,1742%
22	Domestic Mastercard business debit card	0,019 EUR	0,1742%	0,020 EUR	0,1742%	0,026 EUR	0,1742%	0,061 EUR	0,1742%
23	Domestic Mastercard business credit card	0,019 EUR	0,1742%	0,020 EUR	0,1742%	0,026 EUR	0,1742%	0,061 EUR	0,1742%
24	Domestic Mastercard retail prepaid card	0,019 EUR	0,1742%	0,020 EUR	0,1742%	0,026 EUR	0,1742%	0,061 EUR	0,1742%
25	Domestic Maestro retail debit card	0,019 EUR	0,1742%	0,020 EUR	0,1742%	0,026 EUR	0,1742%	0,061 EUR	0,1742%
26	Domestic Maestro retail credit card	0,019 EUR	0,1742%	0,020 EUR	0,1742%	0,026 EUR	0,1742%	0,061 EUR	0,1742%
27	Domestic VISA Electron card	0,017 EUR	0,0337%	0,017 EUR	0,0337%	0,017 EUR	0,0337%	0,017 EUR	0,0337%
28	Domestic VISA retail debit card	0,017 EUR	0,0337%	0,017 EUR	0,0337%	0,017 EUR	0,0337%	0,017 EUR	0,0337%
29	Domestic VISA retail credit card	0,018 EUR	0,0347%	0,018 EUR	0,0347%	0,018 EUR	0,0347%	0,018 EUR	0,0347%
3B	European VISA VPAY card	0,032 EUR	0,0545%	0,032 EUR	0,0545%	0,032 EUR	0,0545%	0,032 EUR	0,0545%
3C	European VISA business debit card	0,032 EUR	0,0545%	0,032 EUR	0,0545%	0,032 EUR	0,0545%	0,032 EUR	0,0545%
3D	European VISA business credit card	0,031 EUR	0,0564%	0,031 EUR	0,0564%	0,031 EUR	0,0564%	0,031 EUR	0,0564%
3E	European VISA retail prepaid card	0,032 EUR	0,0545%	0,032 EUR	0,0545%	0,032 EUR	0,0545%	0,032 EUR	0,0545%
3J	European Mastercard business prepaid card	0,016 EUR	0,2822%	0,018 EUR	0,2822%	0,024 EUR	0,2822%	0,058 EUR	0,2822%
3K	European VISA business prepaid card	0,032 EUR	0,0545%	0,032 EUR	0,0545%	0,032 EUR	0,0545%	0,032 EUR	0,0545%
30	European Mastercard retail debit card	0,016 EUR	0,2822%	0,018 EUR	0,2822%	0,024 EUR	0,2822%	0,058 EUR	0,2822%
31	European Mastercard retail credit card	0,016 EUR	0,2822%	0,018 EUR	0,2822%	0,024 EUR	0,2822%	0,058 EUR	0,2822%
32	European Mastercard business debit card	0,016 EUR	0,2822%	0,018 EUR	0,2822%	0,024 EUR	0,2822%	0,058 EUR	0,2822%
33	European Mastercard business credit card	0,016 EUR	0,2822%	0,018 EUR	0,2822%	0,024 EUR	0,2822%	0,058 EUR	0,2822%
34	European Mastercard retail prepaid card	0,016 EUR	0,2822%	0,018 EUR	0,2822%	0,024 EUR	0,2822%	0,058 EUR	0,2822%
35	European Maestro retail debit card	0,016 EUR	0,2822%	0,018 EUR	0,2822%	0,024 EUR	0,2822%	0,058 EUR	0,2822%
36	European Maestro retail credit card	0,016 EUR	0,2822%	0,018 EUR	0,2822%	0,024 EUR	0,2822%	0,058 EUR	0,2822%



37	European VISA Electron card	0,032 EUR	0,0545%	0,032 EUR	0,0545%	0,032 EUR	0,0545%	0,032 EUR	0,0545%
38	European VISA retail debit card	0,032 EUR	0,0545%	0,032 EUR	0,0545%	0,032 EUR	0,0545%	0,032 EUR	0,0545%
39	European VISA retail credit card	0,031 EUR	0,0564%	0,031 EUR	0,0564%	0,031 EUR	0,0564%	0,031 EUR	0,0564%
4B	VISA VPAY card outside Europe	0,124 EUR	0,6059%	0,124 EUR	0,6059%	0,124 EUR	0,6059%	0,124 EUR	0,6059%
4C	VISA business debit card outside Europe	0,124 EUR	0,6059%	0,124 EUR	0,6059%	0,124 EUR	0,6059%	0,124 EUR	0,6059%
4D	VISA business credit card outside Europe	0,122 EUR	0,5683%	0,122 EUR	0,5683%	0,122 EUR	0,5683%	0,122 EUR	0,5683%
4E	VISA retail prepaid card outside Europe	0,124 EUR	0,6059%	0,124 EUR	0,6059%	0,124 EUR	0,6059%	0,124 EUR	0,6059%
4J	Mastercard business prepaid card outside Europe	0,064 EUR	1,0375%	0,064 EUR	1,0375%	0,064 EUR	1,0375%	0,064 EUR	1,0375%
4K	VISA business prepaid card outside Europe	0,124 EUR	0,6059%	0,124 EUR	0,6059%	0,124 EUR	0,6059%	0,124 EUR	0,6059%
40	Mastercard retail debit card outside Europe	0,064 EUR	1,0375%	0,064 EUR	1,0375%	0,064 EUR	1,0375%	0,064 EUR	1,0375%
41	Mastercard retail credit card outside Europe	0,064 EUR	1,0375%	0,064 EUR	1,0375%	0,064 EUR	1,0375%	0,064 EUR	1,0375%
42	Mastercard business debit card outside Europe	0,064 EUR	1,0375%	0,064 EUR	1,0375%	0,064 EUR	1,0375%	0,064 EUR	1,0375%
43	Mastercard business credit card outside Europe	0,064 EUR	1,0375%	0,064 EUR	1,0375%	0,064 EUR	1,0375%	0,064 EUR	1,0375%
44	Mastercard retail prepaid card outside Europe	0,064 EUR	1,0375%	0,064 EUR	1,0375%	0,064 EUR	1,0375%	0,064 EUR	1,0375%
45	Maestro retail debit card outside Europe	0,064 EUR	1,0375%	0,064 EUR	1,0375%	0,064 EUR	1,0375%	0,064 EUR	1,0375%
46	Maestro retail credit card outside Europe	0,064 EUR	1,0375%	0,064 EUR	1,0375%	0,064 EUR	1,0375%	0,064 EUR	1,0375%
47	VISA Electron card outside Europe	0,124 EUR	0,6059%	0,124 EUR	0,6059%	0,124 EUR	0,6059%	0,124 EUR	0,6059%
48	VISA retail debit card outside Europe	0,124 EUR	0,6059%	0,124 EUR	0,6059%	0,124 EUR	0,6059%	0,124 EUR	0,6059%
49	VISA retail credit card outside Europe	0,122 EUR	0,5683%	0,122 EUR	0,5683%	0,122 EUR	0,5683%	0,122 EUR	0,5683%
1L	OTP Maestro business debit card	0,008 EUR	0,0683%	0,008 EUR	0,0683%	0,008 EUR	0,0683%	0,008 EUR	0,0683%
1M	OTP Maestro business credit card	0,008 EUR	0,0683%	0,008 EUR	0,0683%	0,008 EUR	0,0683%	0,008 EUR	0,0683%
2L	Domestic Maestro business debit card	0,019 EUR	0,1742%	0,020 EUR	0,1742%	0,026 EUR	0,1742%	0,061 EUR	0,1742%
2M	Domestic Maestro business credit card	0,019 EUR	0,1742%	0,020 EUR	0,1742%	0,026 EUR	0,1742%	0,061 EUR	0,1742%
3L	European Maestro business debit card	0,016 EUR	0,2822%	0,018 EUR	0,2822%	0,024 EUR	0,2822%	0,058 EUR	0,2822%
3M	European Maestro business credit card	0,016 EUR	0,2822%	0,018 EUR	0,2822%	0,024 EUR	0,2822%	0,058 EUR	0,2822%
4L	Maestro business debit card outside Europe	0,064 EUR	1,0375%	0,064 EUR	1,0375%	0,064 EUR	1,0375%	0,064 EUR	1,0375%
4M	Maestro business credit card outside Europe	0,064 EUR	1,0375%	0,064 EUR	1,0375%	0,064 EUR	1,0375%	0,064 EUR	1,0375%



(14) The scheme fees charged in accordance with Section I (9) of this Announcement in the event of **euro-based settlement (vPOS)** are included in the table below.

BINF	Card Type	Transaction amount less than 5 EUR		Transaction amount between 5 EUR and 24,99 EUR		Transaction amount between 25 EUR and 100 EUR		Transaction amount above 100 EUR	
		POS		POS		POS		POS	
		fix	variable	fix	variable	fix	variable	fix	variable
1B	OTP VISA VPAY card	0,001 EUR	0,0307%	0,001 EUR	0,0307%	0,001 EUR	0,0307%	0,001 EUR	0,0307%
1C	OTP VISA business debit card	0,001 EUR	0,0307%	0,001 EUR	0,0307%	0,001 EUR	0,0307%	0,001 EUR	0,0307%
1D	OTP VISA business credit card	0,001 EUR	0,0327%	0,001 EUR	0,0327%	0,001 EUR	0,0327%	0,001 EUR	0,0327%
1E	OTP VISA retail prepaid card	0,001 EUR	0,0307%	0,001 EUR	0,0307%	0,001 EUR	0,0307%	0,001 EUR	0,0307%
1J	OTP Mastercard business prepaid card	0,008 EUR	0,1288%	0,008 EUR	0,1288%	0,008 EUR	0,1288%	0,008 EUR	0,1288%
1K	OTP VISA business prepaid card	0,001 EUR	0,0307%	0,001 EUR	0,0307%	0,001 EUR	0,0307%	0,001 EUR	0,0307%
10	OTP Mastercard retail debit card	0,008 EUR	0,1288%	0,008 EUR	0,1288%	0,008 EUR	0,1288%	0,008 EUR	0,1288%
11	OTP Mastercard retail credit card	0,008 EUR	0,1288%	0,008 EUR	0,1288%	0,008 EUR	0,1288%	0,008 EUR	0,1288%
12	OTP Mastercard business debit card	0,008 EUR	0,1288%	0,008 EUR	0,1288%	0,008 EUR	0,1288%	0,008 EUR	0,1288%
13	OTP Mastercard business credit card	0,008 EUR	0,1288%	0,008 EUR	0,1288%	0,008 EUR	0,1288%	0,008 EUR	0,1288%
14	OTP Mastercard retail prepaid card	0,008 EUR	0,1288%	0,008 EUR	0,1288%	0,008 EUR	0,1288%	0,008 EUR	0,1288%
15	OTP Maestro retail debit card	0,008 EUR	0,1288%	0,008 EUR	0,1288%	0,008 EUR	0,1288%	0,008 EUR	0,1288%
16	OTP Maestro retail credit card	0,008 EUR	0,1288%	0,008 EUR	0,1288%	0,008 EUR	0,1288%	0,008 EUR	0,1288%
17	OTP VISA Electron card	0,001 EUR	0,0307%	0,001 EUR	0,0307%	0,001 EUR	0,0307%	0,001 EUR	0,0307%
18	OTP VISA retail debit card	0,001 EUR	0,0307%	0,001 EUR	0,0307%	0,001 EUR	0,0307%	0,001 EUR	0,0307%
19	OTP VISA retail credit card	0,001 EUR	0,0327%	0,001 EUR	0,0327%	0,001 EUR	0,0327%	0,001 EUR	0,0327%
2B	Domestic VISA VPAY card	0,017 EUR	0,0337%	0,017 EUR	0,0337%	0,017 EUR	0,0337%	0,017 EUR	0,0337%
2C	Domestic VISA business debit card	0,017 EUR	0,0337%	0,017 EUR	0,0337%	0,017 EUR	0,0337%	0,017 EUR	0,0337%
2D	Domestic VISA business credit card	0,018 EUR	0,0347%	0,018 EUR	0,0347%	0,018 EUR	0,0347%	0,018 EUR	0,0347%
2E	Domestic VISA retail prepaid card	0,017 EUR	0,0337%	0,017 EUR	0,0337%	0,017 EUR	0,0337%	0,017 EUR	0,0337%



2J	Domestic Mastercard business prepaid card	0,019 EUR	0,2106%	0,020 EUR	0,2106%	0,026 EUR	0,2106%	0,061 EUR	0,2106%
2K	Domestic VISA business prepaid card	0,017 EUR	0,0337%	0,017 EUR	0,0337%	0,017 EUR	0,0337%	0,017 EUR	0,0337%
20	Domestic Mastercard retail debit card	0,019 EUR	0,2106%	0,020 EUR	0,2106%	0,026 EUR	0,2106%	0,061 EUR	0,2106%
21	Domestic Mastercard retail credit card	0,019 EUR	0,2106%	0,020 EUR	0,2106%	0,026 EUR	0,2106%	0,061 EUR	0,2106%
22	Domestic Mastercard business debit card	0,019 EUR	0,2106%	0,020 EUR	0,2106%	0,026 EUR	0,2106%	0,061 EUR	0,2106%
23	Domestic Mastercard business credit card	0,019 EUR	0,2106%	0,020 EUR	0,2106%	0,026 EUR	0,2106%	0,061 EUR	0,2106%
24	Domestic Mastercard retail prepaid card	0,019 EUR	0,2106%	0,020 EUR	0,2106%	0,026 EUR	0,2106%	0,061 EUR	0,2106%
25	Domestic Maestro retail debit card	0,019 EUR	0,2106%	0,020 EUR	0,2106%	0,026 EUR	0,2106%	0,061 EUR	0,2106%
26	Domestic Maestro retail credit card	0,019 EUR	0,2106%	0,020 EUR	0,2106%	0,026 EUR	0,2106%	0,061 EUR	0,2106%
27	Domestic VISA Electron card	0,017 EUR	0,0337%	0,017 EUR	0,0337%	0,017 EUR	0,0337%	0,017 EUR	0,0337%
28	Domestic VISA retail debit card	0,017 EUR	0,0337%	0,017 EUR	0,0337%	0,017 EUR	0,0337%	0,017 EUR	0,0337%
29	Domestic VISA retail credit card	0,018 EUR	0,0347%	0,018 EUR	0,0347%	0,018 EUR	0,0347%	0,018 EUR	0,0347%
3B	European VISA VPAY card	0,032 EUR	0,0545%	0,032 EUR	0,0545%	0,032 EUR	0,0545%	0,032 EUR	0,0545%
3C	European VISA business debit card	0,032 EUR	0,0545%	0,032 EUR	0,0545%	0,032 EUR	0,0545%	0,032 EUR	0,0545%
3D	European VISA business credit card	0,031 EUR	0,0564%	0,031 EUR	0,0564%	0,031 EUR	0,0564%	0,031 EUR	0,0564%
3E	European VISA retail prepaid card	0,032 EUR	0,0545%	0,032 EUR	0,0545%	0,032 EUR	0,0545%	0,032 EUR	0,0545%
3J	European Mastercard business prepaid card	0,016 EUR	0,3436%	0,018 EUR	0,3436%	0,024 EUR	0,3436%	0,058 EUR	0,3436%
3K	European VISA business prepaid card	0,032 EUR	0,0545%	0,032 EUR	0,0545%	0,032 EUR	0,0545%	0,032 EUR	0,0545%
30	European Mastercard retail debit card	0,016 EUR	0,3436%	0,018 EUR	0,3436%	0,024 EUR	0,3436%	0,058 EUR	0,3436%
31	European Mastercard retail credit card	0,016 EUR	0,3436%	0,018 EUR	0,3436%	0,024 EUR	0,3436%	0,058 EUR	0,3436%
32	European Mastercard business debit card	0,016 EUR	0,3436%	0,018 EUR	0,3436%	0,024 EUR	0,3436%	0,058 EUR	0,3436%
33	European Mastercard business credit card	0,016 EUR	0,3436%	0,018 EUR	0,3436%	0,024 EUR	0,3436%	0,058 EUR	0,3436%
34	European Mastercard retail prepaid card	0,016 EUR	0,3436%	0,018 EUR	0,3436%	0,024 EUR	0,3436%	0,058 EUR	0,3436%
35	European Maestro retail debit card	0,016 EUR	0,3436%	0,018 EUR	0,3436%	0,024 EUR	0,3436%	0,058 EUR	0,3436%
36	European Maestro retail credit card	0,016 EUR	0,3436%	0,018 EUR	0,3436%	0,024 EUR	0,3436%	0,058 EUR	0,3436%
37	European VISA Electron card	0,032 EUR	0,0545%	0,032 EUR	0,0545%	0,032 EUR	0,0545%	0,032 EUR	0,0545%
38	European VISA retail debit card	0,032 EUR	0,0545%	0,032 EUR	0,0545%	0,032 EUR	0,0545%	0,032 EUR	0,0545%



39	European VISA retail credit card	0,031 EUR	0,0564%	0,031 EUR	0,0564%	0,031 EUR	0,0564%	0,031 EUR	0,0564%
4B	VISA VPAY card outside Europe	0,124 EUR	0,6053%	0,124 EUR	0,6053%	0,124 EUR	0,6053%	0,124 EUR	0,6053%
4C	VISA business debit card outside Europe	0,124 EUR	0,6053%	0,124 EUR	0,6053%	0,124 EUR	0,6053%	0,124 EUR	0,6053%
4D	VISA business credit card outside Europe	0,122 EUR	0,5677%	0,122 EUR	0,5677%	0,122 EUR	0,5677%	0,122 EUR	0,5677%
4E	VISA retail prepaid card outside Europe	0,124 EUR	0,6053%	0,124 EUR	0,6053%	0,124 EUR	0,6053%	0,124 EUR	0,6053%
4J	Mastercard business prepaid card outside Europe	0,064 EUR	1,1439%	0,064 EUR	1,1439%	0,064 EUR	1,1439%	0,064 EUR	1,1439%
4K	VISA business prepaid card outside Europe	0,124 EUR	0,6053%	0,124 EUR	0,6053%	0,124 EUR	0,6053%	0,124 EUR	0,6053%
40	Mastercard retail debit card outside Europe	0,064 EUR	1,1439%	0,064 EUR	1,1439%	0,064 EUR	1,1439%	0,064 EUR	1,1439%
41	Mastercard retail credit card outside Europe	0,064 EUR	1,1439%	0,064 EUR	1,1439%	0,064 EUR	1,1439%	0,064 EUR	1,1439%
42	Mastercard business debit card outside Europe	0,064 EUR	1,1439%	0,064 EUR	1,1439%	0,064 EUR	1,1439%	0,064 EUR	1,1439%
43	Mastercard business credit card outside Europe	0,064 EUR	1,1439%	0,064 EUR	1,1439%	0,064 EUR	1,1439%	0,064 EUR	1,1439%
44	Mastercard retail prepaid card outside Europe	0,064 EUR	1,1439%	0,064 EUR	1,1439%	0,064 EUR	1,1439%	0,064 EUR	1,1439%
45	Maestro retail debit card outside Europe	0,064 EUR	1,1439%	0,064 EUR	1,1439%	0,064 EUR	1,1439%	0,064 EUR	1,1439%
46	Maestro retail credit card outside Europe	0,064 EUR	1,1439%	0,064 EUR	1,1439%	0,064 EUR	1,1439%	0,064 EUR	1,1439%
47	VISA Electron card outside Europe	0,124 EUR	0,6053%	0,124 EUR	0,6053%	0,124 EUR	0,6053%	0,124 EUR	0,6053%
48	VISA retail debit card outside Europe	0,124 EUR	0,6053%	0,124 EUR	0,6053%	0,124 EUR	0,6053%	0,124 EUR	0,6053%
49	VISA retail credit card outside Europe	0,122 EUR	0,5677%	0,122 EUR	0,5677%	0,122 EUR	0,5677%	0,122 EUR	0,5677%
1L	OTP Maestro business debit card	0,008 EUR	0,1288%	0,008 EUR	0,1288%	0,008 EUR	0,1288%	0,008 EUR	0,1288%
1M	OTP Maestro business credit card	0,008 EUR	0,1288%	0,008 EUR	0,1288%	0,008 EUR	0,1288%	0,008 EUR	0,1288%
2L	Domestic Maestro business debit card	0,019 EUR	0,2106%	0,020 EUR	0,2106%	0,026 EUR	0,2106%	0,061 EUR	0,2106%
2M	Domestic Maestro business credit card	0,019 EUR	0,2106%	0,020 EUR	0,2106%	0,026 EUR	0,2106%	0,061 EUR	0,2106%
3L	European Maestro business debit card	0,016 EUR	0,3436%	0,018 EUR	0,3436%	0,024 EUR	0,3436%	0,058 EUR	0,3436%
3M	European Maestro business credit card	0,016 EUR	0,3436%	0,018 EUR	0,3436%	0,024 EUR	0,3436%	0,058 EUR	0,3436%
4L	Maestro business debit card outside Europe	0,064 EUR	1,1439%	0,064 EUR	1,1439%	0,064 EUR	1,1439%	0,064 EUR	1,1439%
4M	Maestro business credit card outside Europe	0,064 EUR	1,1439%	0,064 EUR	1,1439%	0,064 EUR	1,1439%	0,064 EUR	1,1439%



III. CLOSING PROVISIONS

(15) The issue of this Announcement was necessitated by the first publication of the scheme fee charged to the Bank by the international card companies for the card acceptance service on the Slovak market, with reference to Section (10) of the Introductory Provisions of this Announcement.