

ANNOUNCEMENT ON CARD ACCEPTANCE FEES Slovakia

Date of publication: **12. November 2024**

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(Changes in the text are shown in italics and grey.)

I. INTRODUCTORY 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 tokenized cards within the meaning of paragraph 8.¹
- (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** are included in the table below.

BINF	Card Type	Scheme fee fix + variable/transaction	
10	OTP Mastercard retail debit card	0 EUR	0,2657%
11	OTP Mastercard retail credit card	0 EUR	0,2657%
12	OTP Mastercard business debit card	0 EUR	0,2657%
13	OTP Mastercard business credit card	0 EUR	0,2657%
14	OTP Mastercard retail prepaid card	0 EUR	0,2657%
1J	OTP Mastercard business prepaid card	0 EUR	0,2657%
15	OTP Maestro retail debit card	0 EUR	0,2657%
16	OTP Maestro retail credit card	0 EUR	0,2657%
1L	OTP Maestro business debit card	0 EUR	0,2657%
1M	OTP Maestro business credit card	0 EUR	0,2657%
17	OTP VISA Electron card	0 EUR	0,0959%
18	OTP VISA retail debit card	0 EUR	0,0959%
19	OTP VISA retail credit card	0 EUR	0,1009%
1C	OTP VISA business debit card	0 EUR	0,0959%
1D	OTP VISA business credit card	0 EUR	0,1009%
1E	OTP VISA retail prepaid card	0 EUR	0,0959%
1K	OTP VISA business prepaid card	0 EUR	0,0959%
1B	OTP VISA VPAY card	0 EUR	0,0959%
20	Domestic Mastercard retail debit card	0,010 EUR	0,2507%
21	Domestic Mastercard retail credit card	0,010 EUR	0,2507%
22	Domestic Mastercard business debit card	0,010 EUR	0,2507%
23	Domestic Mastercard business credit card	0,010 EUR	0,2507%
24	Domestic Mastercard retail prepaid card	0,010 EUR	0,2507%
2J	Domestic Mastercard business prepaid card	0,010 EUR	0,2507%
25	Domestic Maestro retail debit card	0,010 EUR	0,2507%
26	Domestic Maestro retail credit card	0,010 EUR	0,2507%
2L	Domestic Maestro business debit card	0,010 EUR	0,2507%

2M	Domestic Maestro business credit card	0,010 EUR	0,2507%
27	Domestic VISA Electron card	0,032 EUR	0,0999%
28	Domestic VISA retail debit card	0,032 EUR	0,0999%
29	Domestic VISA retail credit card	0,032 EUR	0,1049%
2C	Domestic VISA business debit card	0,032 EUR	0,0999%
2D	Domestic VISA business credit card	0,032 EUR	0,1049%
2E	Domestic VISA retail prepaid card	0,032 EUR	0,0999%
2K	Domestic VISA business prepaid card	0,032 EUR	0,0999%
2B	Domestic VISA VPAY card	0,032 EUR	0,0999%
30	European Mastercard retail debit card	0,010 EUR	0,3757%
31	European Mastercard retail credit card	0,010 EUR	0,3757%
32	European Mastercard business debit card	0,010 EUR	0,3757%
33	European Mastercard business credit card	0,010 EUR	0,3757%
34	European Mastercard retail prepaid card	0,010 EUR	0,3757%
3J	European Mastercard business prepaid card	0,010 EUR	0,3757%
35	European Maestro retail debit card	0,010 EUR	0,3757%
36	European Maestro retail credit card	0,010 EUR	0,3757%
3L	European Maestro business debit card	0,010 EUR	0,3757%
3M	European Maestro business credit card	0,010 EUR	0,3757%
37	European VISA Electron card	0,040 EUR	0,0999%
38	European VISA retail debit card	0,040 EUR	0,0999%
39	European VISA retail credit card	0,040 EUR	0,1049%
3C	European VISA business debit card	0,040 EUR	0,0999%
3D	European VISA business credit card	0,040 EUR	0,1049%
3E	European VISA retail prepaid card	0,040 EUR	0,0999%
3K	European VISA business prepaid card	0,040 EUR	0,0999%
3B	European VISA VPAY card	0,040 EUR	0,0999%
40	Mastercard retail debit card outside Europe	0,009 EUR	0,8207%
41	Mastercard retail credit card outside Europe	0,009 EUR	0,8207%
42	Mastercard business debit card outside Europe	0,009 EUR	0,8207%
43	Mastercard business credit card outside Europe	0,009 EUR	0,8207%
44	Mastercard retail prepaid card outside Europe	0,009 EUR	0,8207%
4J	Mastercard business prepaid card outside Europe	0,009 EUR	0,8207%
45	Maestro retail debit card outside Europe	0,009 EUR	0,8207%
46	Maestro retail credit card outside Europe	0,009 EUR	0,8207%
4L	Maestro business debit card outside Europe	0,009 EUR	0,8207%
4M	Maestro business credit card outside Europe	0,009 EUR	0,8207%
47	VISA Electron card outside Europe	0,131 EUR	0,7255%
48	VISA retail debit card outside Europe	0,131 EUR	0,7255%
49	VISA retail credit card outside Europe	0,131 EUR	0,7305%
4C	VISA business debit card outside Europe	0,131 EUR	0,7255%
4D	VISA business credit card outside Europe	0,131 EUR	0,7305%
4E	VISA retail prepaid card outside Europe	0,131 EUR	0,7255%
4K	VISA business prepaid card outside Europe	0,131 EUR	0,7255%
4B	VISA VPAY card outside Europe	0,131 EUR	0,7255%



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

BINF	Card Type	Scheme fee	
		fix	variable/transaction
10	OTP Mastercard retail debit card	0 USD	0,2657%
11	OTP Mastercard retail credit card	0 USD	0,2657%
12	OTP Mastercard business debit card	0 USD	0,2657%
13	OTP Mastercard business credit card	0 USD	0,2657%
14	OTP Mastercard retail prepaid card	0 USD	0,2657%
1J	OTP Mastercard business prepaid card	0 USD	0,2657%
15	OTP Maestro retail debit card	0 USD	0,2657%
16	OTP Maestro retail credit card	0 USD	0,2657%
1L	OTP Maestro business debit card	0 USD	0,2657%
1M	OTP Maestro business credit card	0 USD	0,2657%
17	OTP VISA Electron card	0 USD	0,0959%
18	OTP VISA retail debit card	0 USD	0,0959%
19	OTP VISA retail credit card	0 USD	0,1009%
1C	OTP VISA business debit card	0 USD	0,0959%
1D	OTP VISA business credit card	0 USD	0,1009%
1E	OTP VISA retail prepaid card	0 USD	0,0959%
1K	OTP VISA business prepaid card	0 USD	0,0959%
1B	OTP VISA VPAY card	0 USD	0,0959%
20	Domestic Mastercard retail debit card	0,010 USD	0,2507%
21	Domestic Mastercard retail credit card	0,010 USD	0,2507%
22	Domestic Mastercard business debit card	0,010 USD	0,2507%
23	Domestic Mastercard business credit card	0,010 USD	0,2507%
24	Domestic Mastercard retail prepaid card	0,010 USD	0,2507%
2J	Domestic Mastercard business prepaid card	0,010 USD	0,2507%
25	Domestic Maestro retail debit card	0,010 USD	0,2507%
26	Domestic Maestro retail credit card	0,010 USD	0,2507%
2L	Domestic Maestro business debit card	0,010 USD	0,2507%
2M	Domestic Maestro business credit card	0,010 USD	0,2507%
27	Domestic VISA Electron card	0,034 USD	0,0999%
28	Domestic VISA retail debit card	0,034 USD	0,0999%
29	Domestic VISA retail credit card	0,034 USD	0,1049%
2C	Domestic VISA business debit card	0,034 USD	0,0999%
2D	Domestic VISA business credit card	0,034 USD	0,1049%
2E	Domestic VISA retail prepaid card	0,034 USD	0,0999%
2K	Domestic VISA business prepaid card	0,034 USD	0,0999%
2B	Domestic VISA VPAY card	0,034 USD	0,0999%
30	European Mastercard retail debit card	0,010 USD	0,3757%
31	European Mastercard retail credit card	0,010 USD	0,3757%
32	European Mastercard business debit card	0,010 USD	0,3757%
33	European Mastercard business credit card	0,010 USD	0,3757%
34	European Mastercard retail prepaid card	0,010 USD	0,3757%
3J	European Mastercard business prepaid card	0,010 USD	0,3757%

35	European Maestro retail debit card	0,010 USD	0,3757%
36	European Maestro retail credit card	0,010 USD	0,3757%
3L	European Maestro business debit card	0,010 USD	0,3757%
3M	European Maestro business credit card	0,010 USD	0,3757%
37	European VISA Electron card	0,043 USD	0,0999%
38	European VISA retail debit card	0,043 USD	0,0999%
39	European VISA retail credit card	0,043 USD	0,1049%
3C	European VISA business debit card	0,043 USD	0,0999%
3D	European VISA business credit card	0,043 USD	0,1049%
3E	European VISA retail prepaid card	0,043 USD	0,0999%
3K	European VISA business prepaid card	0,043 USD	0,0999%
3B	European VISA VPAY card	0,043 USD	0,0999%
40	Mastercard retail debit card outside Europe	0,009 USD	0,8207%
41	Mastercard retail credit card outside Europe	0,009 USD	0,8207%
42	Mastercard business debit card outside Europe	0,009 USD	0,8207%
43	Mastercard business credit card outside Europe	0,009 USD	0,8207%
44	Mastercard retail prepaid card outside Europe	0,009 USD	0,8207%
4J	Mastercard business prepaid card outside Europe	0,009 USD	0,8207%
45	Maestro retail debit card outside Europe	0,009 USD	0,8207%
46	Maestro retail credit card outside Europe	0,009 USD	0,8207%
4L	Maestro business debit card outside Europe	0,009 USD	0,8207%
4M	Maestro business credit card outside Europe	0,009 USD	0,8207%
47	VISA Electron card outside Europe	0,141 USD	0,7255%
48	VISA retail debit card outside Europe	0,141 USD	0,7255%
49	VISA retail credit card outside Europe	0,141 USD	0,7305%
4C	VISA business debit card outside Europe	0,141 USD	0,7255%
4D	VISA business credit card outside Europe	0,141 USD	0,7305%
4E	VISA retail prepaid card outside Europe	0,141 USD	0,7255%
4K	VISA business prepaid card outside Europe	0,141 USD	0,7255%
4B	VISA VPAY card outside Europe	0,141 USD	0,7255%

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

BINF	Card Type	Scheme fee	
		fix	variable/transaction
10	OTP Mastercard retail debit card	0 HUF	0,2657%
11	OTP Mastercard retail credit card	0 HUF	0,2657%
12	OTP Mastercard business debit card	0 HUF	0,2657%
13	OTP Mastercard business credit card	0 HUF	0,2657%
14	OTP Mastercard retail prepaid card	0 HUF	0,2657%
1J	OTP Mastercard business prepaid card	0 HUF	0,2657%
15	OTP Maestro retail debit card	0 HUF	0,2657%
16	OTP Maestro retail credit card	0 HUF	0,2657%
1L	OTP Maestro business debit card	0 HUF	0,2657%
1M	OTP Maestro business credit card	0 HUF	0,2657%
17	OTP VISA Electron card	0 HUF	0,0959%
18	OTP VISA retail debit card	0 HUF	0,0959%
19	OTP VISA retail credit card	0 HUF	0,1009%
1C	OTP VISA business debit card	0 HUF	0,0959%
1D	OTP VISA business credit card	0 HUF	0,1009%
1E	OTP VISA retail prepaid card	0 HUF	0,0959%
1K	OTP VISA business prepaid card	0 HUF	0,0959%
1B	OTP VISA VPAY card	0 HUF	0,0959%
20	Domestic Mastercard retail debit card	3,86 HUF	0,2507%
21	Domestic Mastercard retail credit card	3,86 HUF	0,2507%
22	Domestic Mastercard business debit card	3,86 HUF	0,2507%
23	Domestic Mastercard business credit card	3,86 HUF	0,2507%
24	Domestic Mastercard retail prepaid card	3,86 HUF	0,2507%
2J	Domestic Mastercard business prepaid card	3,86 HUF	0,2507%
25	Domestic Maestro retail debit card	3,86 HUF	0,2507%
26	Domestic Maestro retail credit card	3,86 HUF	0,2507%
2L	Domestic Maestro business debit card	3,86 HUF	0,2507%
2M	Domestic Maestro business credit card	3,86 HUF	0,2507%
27	Domestic VISA Electron card	12,83 HUF	0,0999%
28	Domestic VISA retail debit card	12,83 HUF	0,0999%
29	Domestic VISA retail credit card	12,83 HUF	0,1049%
2C	Domestic VISA business debit card	12,83 HUF	0,0999%
2D	Domestic VISA business credit card	12,83 HUF	0,1049%
2E	Domestic VISA retail prepaid card	12,83 HUF	0,0999%
2K	Domestic VISA business prepaid card	12,83 HUF	0,0999%
2B	Domestic VISA VPAY card	12,83 HUF	0,0999%
30	European Mastercard retail debit card	3,86 HUF	0,3757%
31	European Mastercard retail credit card	3,86 HUF	0,3757%
32	European Mastercard business debit card	3,86 HUF	0,3757%
33	European Mastercard business credit card	3,86 HUF	0,3757%
34	European Mastercard retail prepaid card	3,86 HUF	0,3757%
3J	European Mastercard business prepaid card	3,86 HUF	0,3757%

35	European Maestro retail debit card	3,86 HUF	0,3757%
36	European Maestro retail credit card	3,86 HUF	0,3757%
3L	European Maestro business debit card	3,86 HUF	0,3757%
3M	European Maestro business credit card	3,86 HUF	0,3757%
37	European VISA Electron card	16,32 HUF	0,0999%
38	European VISA retail debit card	16,32 HUF	0,0999%
39	European VISA retail credit card	16,32 HUF	0,1049%
3C	European VISA business debit card	16,32 HUF	0,0999%
3D	European VISA business credit card	16,32 HUF	0,1049%
3E	European VISA retail prepaid card	16,32 HUF	0,0999%
3K	European VISA business prepaid card	16,32 HUF	0,0999%
3B	European VISA VPAY card	16,32 HUF	0,0999%
40	Mastercard retail debit card outside Europe	3,49 HUF	0,8207%
41	Mastercard retail credit card outside Europe	3,49 HUF	0,8207%
42	Mastercard business debit card outside Europe	3,49 HUF	0,8207%
43	Mastercard business credit card outside Europe	3,49 HUF	0,8207%
44	Mastercard retail prepaid card outside Europe	3,49 HUF	0,8207%
4J	Mastercard business prepaid card outside Europe	3,49 HUF	0,8207%
45	Maestro retail debit card outside Europe	3,49 HUF	0,8207%
46	Maestro retail credit card outside Europe	3,49 HUF	0,8207%
4L	Maestro business debit card outside Europe	3,49 HUF	0,8207%
4M	Maestro business credit card outside Europe	3,49 HUF	0,8207%
47	VISA Electron card outside Europe	53,15 HUF	0,7255%
48	VISA retail debit card outside Europe	53,15 HUF	0,7255%
49	VISA retail credit card outside Europe	53,15 HUF	0,7305%
4C	VISA business debit card outside Europe	53,15 HUF	0,7255%
4D	VISA business credit card outside Europe	53,15 HUF	0,7305%
4E	VISA retail prepaid card outside Europe	53,15 HUF	0,7255%
4K	VISA business prepaid card outside Europe	53,15 HUF	0,7255%
4B	VISA VPAY card outside Europe	53,15 HUF	0,7255%

III. CLOSING PROVISIONS

- (16) 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.