



Announcement

Cross-border card acquiring fees

Slovakia

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

Effective date of the announcement: **31. July 2026**

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

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 tokenized 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 or equal to 10 EUR		Transaction amount above 10 EUR	
		POS		POS	
		fix	variable	fix	variable
1B	OTP VISA VPAY card	0 EUR	0,0953%	0 EUR	0,0953%
1C	OTP VISA business debit card	0 EUR	0,0953%	0 EUR	0,0953%
1D	OTP VISA business credit card	0 EUR	0,1003%	0 EUR	0,1003%
1E	OTP VISA retail prepaid card	0 EUR	0,0953%	0 EUR	0,0953%
1J	OTP Mastercard business prepaid card	0,006 EUR	0,2030%	0,006 EUR	0,2030%
1K	OTP VISA business prepaid card	0 EUR	0,0953%	0 EUR	0,0953%
10	OTP Mastercard retail debit card	0,006 EUR	0,2030%	0,006 EUR	0,2030%
11	OTP Mastercard retail credit card	0,006 EUR	0,2030%	0,006 EUR	0,2030%
12	OTP Mastercard business debit card	0,006 EUR	0,2030%	0,006 EUR	0,2030%
13	OTP Mastercard business credit card	0,006 EUR	0,2030%	0,006 EUR	0,2030%
14	OTP Mastercard retail prepaid card	0,006 EUR	0,2030%	0,006 EUR	0,2030%
15	OTP Maestro retail debit card	0,006 EUR	0,2030%	0,006 EUR	0,2030%
16	OTP Maestro retail credit card	0,006 EUR	0,2030%	0,006 EUR	0,2030%
17	OTP VISA Electron card	0 EUR	0,0953%	0 EUR	0,0953%
18	OTP VISA retail debit card	0 EUR	0,0953%	0 EUR	0,0953%
19	OTP VISA retail credit card	0 EUR	0,1003%	0 EUR	0,1003%
2B	Domestic VISA VPAY card	0,009 EUR	0,0953%	0,009 EUR	0,0953%
2C	Domestic VISA business debit card	0,009 EUR	0,0953%	0,009 EUR	0,0953%



2D	Domestic VISA business credit card	0,009 EUR	0,1003%	0,009 EUR	0,1003%
2E	Domestic VISA retail prepaid card	0,009 EUR	0,0953%	0,009 EUR	0,0953%
2J	Domestic Mastercard business prepaid card	0,010 EUR	0,2080%	0,022 EUR	0,2080%
2K	Domestic VISA business prepaid card	0,009 EUR	0,0953%	0,009 EUR	0,0953%
20	Domestic Mastercard retail debit card	0,010 EUR	0,2080%	0,022 EUR	0,2080%
21	Domestic Mastercard retail credit card	0,010 EUR	0,2080%	0,022 EUR	0,2080%
22	Domestic Mastercard business debit card	0,010 EUR	0,2080%	0,022 EUR	0,2080%
23	Domestic Mastercard business credit card	0,010 EUR	0,2080%	0,022 EUR	0,2080%
24	Domestic Mastercard retail prepaid card	0,010 EUR	0,2080%	0,022 EUR	0,2080%
25	Domestic Maestro retail debit card	0,010 EUR	0,2080%	0,022 EUR	0,2080%
26	Domestic Maestro retail credit card	0,010 EUR	0,2080%	0,022 EUR	0,2080%
27	Domestic VISA Electron card	0,009 EUR	0,0953%	0,009 EUR	0,0953%
28	Domestic VISA retail debit card	0,009 EUR	0,0953%	0,009 EUR	0,0953%
29	Domestic VISA retail credit card	0,009 EUR	0,1003%	0,009 EUR	0,1003%
3B	European VISA VPAY card	0,017 EUR	0,0953%	0,017 EUR	0,0953%
3C	European VISA business debit card	0,017 EUR	0,0953%	0,017 EUR	0,0953%
3D	European VISA business credit card	0,017 EUR	0,1003%	0,017 EUR	0,1003%
3E	European VISA retail prepaid card	0,017 EUR	0,0953%	0,017 EUR	0,0953%
3J	European Mastercard business prepaid card	0,011 EUR	0,3280%	0,025 EUR	0,3280%
3K	European VISA business prepaid card	0,017 EUR	0,0953%	0,017 EUR	0,0953%
30	European Mastercard retail debit card	0,011 EUR	0,3280%	0,025 EUR	0,3280%
31	European Mastercard retail credit card	0,011 EUR	0,3280%	0,025 EUR	0,3280%
32	European Mastercard business debit card	0,011 EUR	0,3280%	0,025 EUR	0,3280%
33	European Mastercard business credit card	0,011 EUR	0,3280%	0,025 EUR	0,3280%
34	European Mastercard retail prepaid card	0,011 EUR	0,3280%	0,025 EUR	0,3280%
35	European Maestro retail debit card	0,011 EUR	0,3280%	0,025 EUR	0,3280%
36	European Maestro retail credit card	0,011 EUR	0,3280%	0,025 EUR	0,3280%



37	European VISA Electron card	0,017 EUR	0,0953%	0,017 EUR	0,0953%
38	European VISA retail debit card	0,017 EUR	0,0953%	0,017 EUR	0,0953%
39	European VISA retail credit card	0,017 EUR	0,1003%	0,017 EUR	0,1003%
4B	VISA VPAY card outside Europe	0,108 EUR	0,7255%	0,108 EUR	0,7255%
4C	VISA business debit card outside Europe	0,108 EUR	0,7255%	0,108 EUR	0,7255%
4D	VISA business credit card outside Europe	0,108 EUR	0,7305%	0,108 EUR	0,7305%
4E	VISA retail prepaid card outside Europe	0,108 EUR	0,7255%	0,108 EUR	0,7255%
4J	Mastercard business prepaid card outside Europe	0,217 EUR	0,9778%	0,244 EUR	0,9778%
4K	VISA business prepaid card outside Europe	0,108 EUR	0,7255%	0,108 EUR	0,7255%
40	Mastercard retail debit card outside Europe	0,217 EUR	0,9778%	0,244 EUR	0,9778%
41	Mastercard retail credit card outside Europe	0,217 EUR	0,9778%	0,244 EUR	0,9778%
42	Mastercard business debit card outside Europe	0,217 EUR	0,9778%	0,244 EUR	0,9778%
43	Mastercard business credit card outside Europe	0,217 EUR	0,9778%	0,244 EUR	0,9778%
44	Mastercard retail prepaid card outside Europe	0,217 EUR	0,9778%	0,244 EUR	0,9778%
45	Maestro retail debit card outside Europe	0,217 EUR	0,9778%	0,244 EUR	0,9778%
46	Maestro retail credit card outside Europe	0,217 EUR	0,9778%	0,244 EUR	0,9778%
47	VISA Electron card outside Europe	0,108 EUR	0,7255%	0,108 EUR	0,7255%
48	VISA retail debit card outside Europe	0,108 EUR	0,7255%	0,108 EUR	0,7255%
49	VISA retail credit card outside Europe	0,108 EUR	0,7305%	0,108 EUR	0,7305%
1L	OTP Maestro business debit card	0,006 EUR	0,2030%	0,006 EUR	0,2030%
1M	OTP Maestro business credit card	0,006 EUR	0,2030%	0,006 EUR	0,2030%
2L	Domestic Maestro business debit card	0,010 EUR	0,2080%	0,022 EUR	0,2080%
2M	Domestic Maestro business credit card	0,010 EUR	0,2080%	0,022 EUR	0,2080%
3L	European Maestro business debit card	0,011 EUR	0,3280%	0,025 EUR	0,3280%
3M	European Maestro business credit card	0,011 EUR	0,3280%	0,025 EUR	0,3280%
4L	Maestro business debit card outside Europe	0,217 EUR	0,9778%	0,244 EUR	0,9778%
4M	Maestro business credit card outside Europe	0,217 EUR	0,9778%	0,244 EUR	0,9778%



(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 or equal to 10 EUR		Transaction amount above 10 EUR	
		VPOS		VPOS	
		fix	variable	fix	variable
1B	OTP VISA VPAY card	0 EUR	0,0953%	0 EUR	0,0953%
1C	OTP VISA business debit card	0 EUR	0,0953%	0 EUR	0,0953%
1D	OTP VISA business credit card	0 EUR	0,1003%	0 EUR	0,1003%
1E	OTP VISA retail prepaid card	0 EUR	0,0953%	0 EUR	0,0953%
1J	OTP Mastercard business prepaid card	0,006 EUR	0,2635%	0,006 EUR	0,2635%
1K	OTP VISA business prepaid card	0 EUR	0,0953%	0 EUR	0,0953%
10	OTP Mastercard retail debit card	0,006 EUR	0,2635%	0,006 EUR	0,2635%
11	OTP Mastercard retail credit card	0,006 EUR	0,2635%	0,006 EUR	0,2635%
12	OTP Mastercard business debit card	0,006 EUR	0,2635%	0,006 EUR	0,2635%
13	OTP Mastercard business credit card	0,006 EUR	0,2635%	0,006 EUR	0,2635%
14	OTP Mastercard retail prepaid card	0,006 EUR	0,2635%	0,006 EUR	0,2635%
15	OTP Maestro retail debit card	0,006 EUR	0,2635%	0,006 EUR	0,2635%
16	OTP Maestro retail credit card	0,006 EUR	0,2635%	0,006 EUR	0,2635%
17	OTP VISA Electron card	0 EUR	0,0953%	0 EUR	0,0953%
18	OTP VISA retail debit card	0 EUR	0,0953%	0 EUR	0,0953%
19	OTP VISA retail credit card	0 EUR	0,1003%	0 EUR	0,1003%
2B	Domestic VISA VPAY card	0,009 EUR	0,0953%	0,009 EUR	0,0953%
2C	Domestic VISA business debit card	0,009 EUR	0,0953%	0,009 EUR	0,0953%
2D	Domestic VISA business credit card	0,009 EUR	0,1003%	0,009 EUR	0,1003%
2E	Domestic VISA retail prepaid card	0,009 EUR	0,0953%	0,009 EUR	0,0953%
2J	Domestic Mastercard business prepaid card	0,010 EUR	0,2444%	0,022 EUR	0,2444%



2K	Domestic VISA business prepaid card	0,009 EUR	0,0953%	0,009 EUR	0,0953%
20	Domestic Mastercard retail debit card	0,010 EUR	0,2444%	0,022 EUR	0,2444%
21	Domestic Mastercard retail credit card	0,010 EUR	0,2444%	0,022 EUR	0,2444%
22	Domestic Mastercard business debit card	0,010 EUR	0,2444%	0,022 EUR	0,2444%
23	Domestic Mastercard business credit card	0,010 EUR	0,2444%	0,022 EUR	0,2444%
24	Domestic Mastercard retail prepaid card	0,010 EUR	0,2444%	0,022 EUR	0,2444%
25	Domestic Maestro retail debit card	0,010 EUR	0,2444%	0,022 EUR	0,2444%
26	Domestic Maestro retail credit card	0,010 EUR	0,2444%	0,022 EUR	0,2444%
27	Domestic VISA Electron card	0,009 EUR	0,0953%	0,009 EUR	0,0953%
28	Domestic VISA retail debit card	0,009 EUR	0,0953%	0,009 EUR	0,0953%
29	Domestic VISA retail credit card	0,009 EUR	0,1003%	0,009 EUR	0,1003%
3B	European VISA VPAY card	0,017 EUR	0,0953%	0,017 EUR	0,0953%
3C	European VISA business debit card	0,017 EUR	0,0953%	0,017 EUR	0,0953%
3D	European VISA business credit card	0,017 EUR	0,1003%	0,017 EUR	0,1003%
3E	European VISA retail prepaid card	0,017 EUR	0,0953%	0,017 EUR	0,0953%
3J	European Mastercard business prepaid card	0,011 EUR	0,3894%	0,025 EUR	0,3894%
3K	European VISA business prepaid card	0,017 EUR	0,0953%	0,017 EUR	0,0953%
30	European Mastercard retail debit card	0,011 EUR	0,3894%	0,025 EUR	0,3894%
31	European Mastercard retail credit card	0,011 EUR	0,3894%	0,025 EUR	0,3894%
32	European Mastercard business debit card	0,011 EUR	0,3894%	0,025 EUR	0,3894%
33	European Mastercard business credit card	0,011 EUR	0,3894%	0,025 EUR	0,3894%
34	European Mastercard retail prepaid card	0,011 EUR	0,3894%	0,025 EUR	0,3894%
35	European Maestro retail debit card	0,011 EUR	0,3894%	0,025 EUR	0,3894%
36	European Maestro retail credit card	0,011 EUR	0,3894%	0,025 EUR	0,3894%
37	European VISA Electron card	0,017 EUR	0,0953%	0,017 EUR	0,0953%
38	European VISA retail debit card	0,017 EUR	0,0953%	0,017 EUR	0,0953%
39	European VISA retail credit card	0,017 EUR	0,1003%	0,017 EUR	0,1003%



4B	VISA VPAY card outside Europe	0,108 EUR	0,7249%	0,108 EUR	0,7249%
4C	VISA business debit card outside Europe	0,108 EUR	0,7249%	0,108 EUR	0,7249%
4D	VISA business credit card outside Europe	0,108 EUR	0,7299%	0,108 EUR	0,7299%
4E	VISA retail prepaid card outside Europe	0,108 EUR	0,7249%	0,108 EUR	0,7249%
4J	Mastercard business prepaid card outside Europe	0,217 EUR	1,0842%	0,244 EUR	1,0842%
4K	VISA business prepaid card outside Europe	0,108 EUR	0,7249%	0,108 EUR	0,7249%
40	Mastercard retail debit card outside Europe	0,217 EUR	1,0842%	0,244 EUR	1,0842%
41	Mastercard retail credit card outside Europe	0,217 EUR	1,0842%	0,244 EUR	1,0842%
42	Mastercard business debit card outside Europe	0,217 EUR	1,0842%	0,244 EUR	1,0842%
43	Mastercard business credit card outside Europe	0,217 EUR	1,0842%	0,244 EUR	1,0842%
44	Mastercard retail prepaid card outside Europe	0,217 EUR	1,0842%	0,244 EUR	1,0842%
45	Maestro retail debit card outside Europe	0,217 EUR	1,0842%	0,244 EUR	1,0842%
46	Maestro retail credit card outside Europe	0,217 EUR	1,0842%	0,244 EUR	1,0842%
47	VISA Electron card outside Europe	0,108 EUR	0,7249%	0,108 EUR	0,7249%
48	VISA retail debit card outside Europe	0,108 EUR	0,7249%	0,108 EUR	0,7249%
49	VISA retail credit card outside Europe	0,108 EUR	0,7299%	0,108 EUR	0,7299%
1L	OTP Maestro business debit card	0,006 EUR	0,2635%	0,006 EUR	0,2635%
1M	OTP Maestro business credit card	0,006 EUR	0,2635%	0,006 EUR	0,2635%
2L	Domestic Maestro business debit card	0,010 EUR	0,2444%	0,022 EUR	0,2444%
2M	Domestic Maestro business credit card	0,010 EUR	0,2444%	0,022 EUR	0,2444%
3L	European Maestro business debit card	0,011 EUR	0,3894%	0,025 EUR	0,3894%
3M	European Maestro business credit card	0,011 EUR	0,3894%	0,025 EUR	0,3894%
4L	Maestro business debit card outside Europe	0,217 EUR	1,0842%	0,244 EUR	1,0842%
4M	Maestro business credit card outside Europe	0,217 EUR	1,0842%	0,244 EUR	1,0842%



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

BINF	Card Type	Transaction amount less than or equal to 10 USD		Transaction amount above 10 USD	
		POS		POS	
		fix	variable	fix	variable
1B	OTP VISA VPAY card	0 USD	0,0953%	0 USD	0,0953%
1C	OTP VISA business debit card	0 USD	0,0953%	0 USD	0,0953%
1D	OTP VISA business credit card	0 USD	0,1003%	0 USD	0,1003%
1E	OTP VISA retail prepaid card	0 USD	0,0953%	0 USD	0,0953%
1J	OTP Mastercard business prepaid card	0,007 USD	0,2030%	0,007 USD	0,2030%
1K	OTP VISA business prepaid card	0 USD	0,0953%	0 USD	0,0953%
10	OTP Mastercard retail debit card	0,007 USD	0,2030%	0,007 USD	0,2030%
11	OTP Mastercard retail credit card	0,007 USD	0,2030%	0,007 USD	0,2030%
12	OTP Mastercard business debit card	0,007 USD	0,2030%	0,007 USD	0,2030%
13	OTP Mastercard business credit card	0,007 USD	0,2030%	0,007 USD	0,2030%
14	OTP Mastercard retail prepaid card	0,007 USD	0,2030%	0,007 USD	0,2030%
15	OTP Maestro retail debit card	0,007 USD	0,2030%	0,007 USD	0,2030%
16	OTP Maestro retail credit card	0,007 USD	0,2030%	0,007 USD	0,2030%
17	OTP VISA Electron card	0 USD	0,0953%	0 USD	0,0953%
18	OTP VISA retail debit card	0 USD	0,0953%	0 USD	0,0953%
19	OTP VISA retail credit card	0 USD	0,1003%	0 USD	0,1003%
2B	Domestic VISA VPAY card	0,010 USD	0,0953%	0,010 USD	0,0953%
2C	Domestic VISA business debit card	0,010 USD	0,0953%	0,010 USD	0,0953%
2D	Domestic VISA business credit card	0,010 USD	0,1003%	0,010 USD	0,1003%
2E	Domestic VISA retail prepaid card	0,010 USD	0,0953%	0,010 USD	0,0953%
2J	Domestic Mastercard business prepaid card	0,012 USD	0,2080%	0,026 USD	0,2080%



2K	Domestic VISA business prepaid card	0,010 USD	0,0953%	0,010 USD	0,0953%
20	Domestic Mastercard retail debit card	0,012 USD	0,2080%	0,026 USD	0,2080%
21	Domestic Mastercard retail credit card	0,012 USD	0,2080%	0,026 USD	0,2080%
22	Domestic Mastercard business debit card	0,012 USD	0,2080%	0,026 USD	0,2080%
23	Domestic Mastercard business credit card	0,012 USD	0,2080%	0,026 USD	0,2080%
24	Domestic Mastercard retail prepaid card	0,012 USD	0,2080%	0,026 USD	0,2080%
25	Domestic Maestro retail debit card	0,012 USD	0,2080%	0,026 USD	0,2080%
26	Domestic Maestro retail credit card	0,012 USD	0,2080%	0,026 USD	0,2080%
27	Domestic VISA Electron card	0,010 USD	0,0953%	0,010 USD	0,0953%
28	Domestic VISA retail debit card	0,010 USD	0,0953%	0,010 USD	0,0953%
29	Domestic VISA retail credit card	0,010 USD	0,1003%	0,010 USD	0,1003%
3B	European VISA VPAY card	0,020 USD	0,0953%	0,020 USD	0,0953%
3C	European VISA business debit card	0,020 USD	0,0953%	0,020 USD	0,0953%
3D	European VISA business credit card	0,020 USD	0,1003%	0,020 USD	0,1003%
3E	European VISA retail prepaid card	0,020 USD	0,0953%	0,020 USD	0,0953%
3J	European Mastercard business prepaid card	0,013 USD	0,3280%	0,029 USD	0,3280%
3K	European VISA business prepaid card	0,020 USD	0,0953%	0,020 USD	0,0953%
30	European Mastercard retail debit card	0,013 USD	0,3280%	0,029 USD	0,3280%
31	European Mastercard retail credit card	0,013 USD	0,3280%	0,029 USD	0,3280%
32	European Mastercard business debit card	0,013 USD	0,3280%	0,029 USD	0,3280%
33	European Mastercard business credit card	0,013 USD	0,3280%	0,029 USD	0,3280%
34	European Mastercard retail prepaid card	0,013 USD	0,3280%	0,029 USD	0,3280%
35	European Maestro retail debit card	0,013 USD	0,3280%	0,029 USD	0,3280%
36	European Maestro retail credit card	0,013 USD	0,3280%	0,029 USD	0,3280%
37	European VISA Electron card	0,020 USD	0,0953%	0,020 USD	0,0953%
38	European VISA retail debit card	0,020 USD	0,0953%	0,020 USD	0,0953%
39	European VISA retail credit card	0,020 USD	0,1003%	0,020 USD	0,1003%



4B	VISA VPAY card outside Europe	0,125 USD	0,7255%	0,125 USD	0,7255%
4C	VISA business debit card outside Europe	0,125 USD	0,7255%	0,125 USD	0,7255%
4D	VISA business credit card outside Europe	0,125 USD	0,7305%	0,125 USD	0,7305%
4E	VISA retail prepaid card outside Europe	0,125 USD	0,7255%	0,125 USD	0,7255%
4J	Mastercard business prepaid card outside Europe	0,252 USD	0,9778%	0,283 USD	0,9778%
4K	VISA business prepaid card outside Europe	0,125 USD	0,7255%	0,125 USD	0,7255%
40	Mastercard retail debit card outside Europe	0,252 USD	0,9778%	0,283 USD	0,9778%
41	Mastercard retail credit card outside Europe	0,252 USD	0,9778%	0,283 USD	0,9778%
42	Mastercard business debit card outside Europe	0,252 USD	0,9778%	0,283 USD	0,9778%
43	Mastercard business credit card outside Europe	0,252 USD	0,9778%	0,283 USD	0,9778%
44	Mastercard retail prepaid card outside Europe	0,252 USD	0,9778%	0,283 USD	0,9778%
45	Maestro retail debit card outside Europe	0,252 USD	0,9778%	0,283 USD	0,9778%
46	Maestro retail credit card outside Europe	0,252 USD	0,9778%	0,283 USD	0,9778%
47	VISA Electron card outside Europe	0,125 USD	0,7255%	0,125 USD	0,7255%
48	VISA retail debit card outside Europe	0,125 USD	0,7255%	0,125 USD	0,7255%
49	VISA retail credit card outside Europe	0,125 USD	0,7305%	0,125 USD	0,7305%
1L	OTP Maestro business debit card	0,007 USD	0,2030%	0,007 USD	0,2030%
1M	OTP Maestro business credit card	0,007 USD	0,2030%	0,007 USD	0,2030%
2L	Domestic Maestro business debit card	0,012 USD	0,2080%	0,026 USD	0,2080%
2M	Domestic Maestro business credit card	0,012 USD	0,2080%	0,026 USD	0,2080%
3L	European Maestro business debit card	0,013 USD	0,3280%	0,029 USD	0,3280%
3M	European Maestro business credit card	0,013 USD	0,3280%	0,029 USD	0,3280%
4L	Maestro business debit card outside Europe	0,252 USD	0,9778%	0,283 USD	0,9778%
4M	Maestro business credit card outside Europe	0,252 USD	0,9778%	0,283 USD	0,9778%



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

BINF	Card Type	Transaction amount less than or equal to 10 USD		Transaction amount above 10 USD	
		VPOS		VPOS	
		fix	variable	fix	variable
1B	OTP VISA VPAY card	0 USD	0,0953%	0 USD	0,0953%
1C	OTP VISA business debit card	0 USD	0,0953%	0 USD	0,0953%
1D	OTP VISA business credit card	0 USD	0,1003%	0 USD	0,1003%
1E	OTP VISA retail prepaid card	0 USD	0,0953%	0 USD	0,0953%
1J	OTP Mastercard business prepaid card	0,007 USD	0,2635%	0,007 USD	0,2635%
1K	OTP VISA business prepaid card	0 USD	0,0953%	0 USD	0,0953%
10	OTP Mastercard retail debit card	0,007 USD	0,2635%	0,007 USD	0,2635%
11	OTP Mastercard retail credit card	0,007 USD	0,2635%	0,007 USD	0,2635%
12	OTP Mastercard business debit card	0,007 USD	0,2635%	0,007 USD	0,2635%
13	OTP Mastercard business credit card	0,007 USD	0,2635%	0,007 USD	0,2635%
14	OTP Mastercard retail prepaid card	0,007 USD	0,2635%	0,007 USD	0,2635%
15	OTP Maestro retail debit card	0,007 USD	0,2635%	0,007 USD	0,2635%
16	OTP Maestro retail credit card	0,007 USD	0,2635%	0,007 USD	0,2635%
17	OTP VISA Electron card	0 USD	0,0953%	0 USD	0,0953%
18	OTP VISA retail debit card	0 USD	0,0953%	0 USD	0,0953%
19	OTP VISA retail credit card	0 USD	0,1003%	0 USD	0,1003%
2B	Domestic VISA VPAY card	0,010 USD	0,0953%	0,010 USD	0,0953%
2C	Domestic VISA business debit card	0,010 USD	0,0953%	0,010 USD	0,0953%
2D	Domestic VISA business credit card	0,010 USD	0,1003%	0,010 USD	0,1003%
2E	Domestic VISA retail prepaid card	0,010 USD	0,0953%	0,010 USD	0,0953%
2J	Domestic Mastercard business prepaid card	0,012 USD	0,2444%	0,026 USD	0,2444%



2K	Domestic VISA business prepaid card	0,010 USD	0,0953%	0,010 USD	0,0953%
20	Domestic Mastercard retail debit card	0,012 USD	0,2444%	0,026 USD	0,2444%
21	Domestic Mastercard retail credit card	0,012 USD	0,2444%	0,026 USD	0,2444%
22	Domestic Mastercard business debit card	0,012 USD	0,2444%	0,026 USD	0,2444%
23	Domestic Mastercard business credit card	0,012 USD	0,2444%	0,026 USD	0,2444%
24	Domestic Mastercard retail prepaid card	0,012 USD	0,2444%	0,026 USD	0,2444%
25	Domestic Maestro retail debit card	0,012 USD	0,2444%	0,026 USD	0,2444%
26	Domestic Maestro retail credit card	0,012 USD	0,2444%	0,026 USD	0,2444%
27	Domestic VISA Electron card	0,010 USD	0,0953%	0,010 USD	0,0953%
28	Domestic VISA retail debit card	0,010 USD	0,0953%	0,010 USD	0,0953%
29	Domestic VISA retail credit card	0,010 USD	0,1003%	0,010 USD	0,1003%
3B	European VISA VPAY card	0,020 USD	0,0953%	0,020 USD	0,0953%
3C	European VISA business debit card	0,020 USD	0,0953%	0,020 USD	0,0953%
3D	European VISA business credit card	0,020 USD	0,1003%	0,020 USD	0,1003%
3E	European VISA retail prepaid card	0,020 USD	0,0953%	0,020 USD	0,0953%
3J	European Mastercard business prepaid card	0,013 USD	0,3894%	0,029 USD	0,3894%
3K	European VISA business prepaid card	0,020 USD	0,0953%	0,020 USD	0,0953%
30	European Mastercard retail debit card	0,013 USD	0,3894%	0,029 USD	0,3894%
31	European Mastercard retail credit card	0,013 USD	0,3894%	0,029 USD	0,3894%
32	European Mastercard business debit card	0,013 USD	0,3894%	0,029 USD	0,3894%
33	European Mastercard business credit card	0,013 USD	0,3894%	0,029 USD	0,3894%
34	European Mastercard retail prepaid card	0,013 USD	0,3894%	0,029 USD	0,3894%
35	European Maestro retail debit card	0,013 USD	0,3894%	0,029 USD	0,3894%
36	European Maestro retail credit card	0,013 USD	0,3894%	0,029 USD	0,3894%
37	European VISA Electron card	0,020 USD	0,0953%	0,020 USD	0,0953%
38	European VISA retail debit card	0,020 USD	0,0953%	0,020 USD	0,0953%
39	European VISA retail credit card	0,020 USD	0,1003%	0,020 USD	0,1003%



4B	VISA VPAY card outside Europe	0,125 USD	0,7249%	0,125 USD	0,7249%
4C	VISA business debit card outside Europe	0,125 USD	0,7249%	0,125 USD	0,7249%
4D	VISA business credit card outside Europe	0,125 USD	0,7299%	0,125 USD	0,7299%
4E	VISA retail prepaid card outside Europe	0,125 USD	0,7249%	0,125 USD	0,7249%
4J	Mastercard business prepaid card outside Europe	0,252 USD	1,0842%	0,283 USD	1,0842%
4K	VISA business prepaid card outside Europe	0,125 USD	0,7249%	0,125 USD	0,7249%
40	Mastercard retail debit card outside Europe	0,252 USD	1,0842%	0,283 USD	1,0842%
41	Mastercard retail credit card outside Europe	0,252 USD	1,0842%	0,283 USD	1,0842%
42	Mastercard business debit card outside Europe	0,252 USD	1,0842%	0,283 USD	1,0842%
43	Mastercard business credit card outside Europe	0,252 USD	1,0842%	0,283 USD	1,0842%
44	Mastercard retail prepaid card outside Europe	0,252 USD	1,0842%	0,283 USD	1,0842%
45	Maestro retail debit card outside Europe	0,252 USD	1,0842%	0,283 USD	1,0842%
46	Maestro retail credit card outside Europe	0,252 USD	1,0842%	0,283 USD	1,0842%
47	VISA Electron card outside Europe	0,125 USD	0,7249%	0,125 USD	0,7249%
48	VISA retail debit card outside Europe	0,125 USD	0,7249%	0,125 USD	0,7249%
49	VISA retail credit card outside Europe	0,125 USD	0,7299%	0,125 USD	0,7299%
1L	OTP Maestro business debit card	0,007 USD	0,2635%	0,007 USD	0,2635%
1M	OTP Maestro business credit card	0,007 USD	0,2635%	0,007 USD	0,2635%
2L	Domestic Maestro business debit card	0,012 USD	0,2444%	0,026 USD	0,2444%
2M	Domestic Maestro business credit card	0,012 USD	0,2444%	0,026 USD	0,2444%
3L	European Maestro business debit card	0,013 USD	0,3894%	0,029 USD	0,3894%
3M	European Maestro business credit card	0,013 USD	0,3894%	0,029 USD	0,3894%
4L	Maestro business debit card outside Europe	0,252 USD	1,0842%	0,283 USD	1,0842%
4M	Maestro business credit card outside Europe	0,252 USD	1,0842%	0,283 USD	1,0842%



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

BINF	Card Type	Transaction amount less than or equal to 3.650 HUF		Transaction amount above 3.650 HUF	
		POS		POS	
		fix	variable	fix	variable
1B	OTP VISA VPAY card	0 HUF	0,0953%	0 HUF	0,0953%
1C	OTP VISA business debit card	0 HUF	0,0953%	0 HUF	0,0953%
1D	OTP VISA business credit card	0 HUF	0,1003%	0 HUF	0,1003%
1E	OTP VISA retail prepaid card	0 HUF	0,0953%	0 HUF	0,0953%
1J	OTP Mastercard business prepaid card	2,19 HUF	0,2030%	2,19 HUF	0,2030%
1K	OTP VISA business prepaid card	0 HUF	0,0953%	0 HUF	0,0953%
10	OTP Mastercard retail debit card	2,19 HUF	0,2030%	2,19 HUF	0,2030%
11	OTP Mastercard retail credit card	2,19 HUF	0,2030%	2,19 HUF	0,2030%
12	OTP Mastercard business debit card	2,19 HUF	0,2030%	2,19 HUF	0,2030%
13	OTP Mastercard business credit card	2,19 HUF	0,2030%	2,19 HUF	0,2030%
14	OTP Mastercard retail prepaid card	2,19 HUF	0,2030%	2,19 HUF	0,2030%
15	OTP Maestro retail debit card	2,19 HUF	0,2030%	2,19 HUF	0,2030%
16	OTP Maestro retail credit card	2,19 HUF	0,2030%	2,19 HUF	0,2030%
17	OTP VISA Electron card	0 HUF	0,0953%	0 HUF	0,0953%
18	OTP VISA retail debit card	0 HUF	0,0953%	0 HUF	0,0953%
19	OTP VISA retail credit card	0 HUF	0,1003%	0 HUF	0,1003%
2B	Domestic VISA VPAY card	3,29 HUF	0,0953%	3,29 HUF	0,0953%
2C	Domestic VISA business debit card	3,29 HUF	0,0953%	3,29 HUF	0,0953%
2D	Domestic VISA business credit card	3,29 HUF	0,1003%	3,29 HUF	0,1003%
2E	Domestic VISA retail prepaid card	3,29 HUF	0,0953%	3,29 HUF	0,0953%
2J	Domestic Mastercard business prepaid card	3,65 HUF	0,2080%	8,03 HUF	0,2080%



2K	Domestic VISA business prepaid card	3,29 HUF	0,0953%	3,29 HUF	0,0953%
20	Domestic Mastercard retail debit card	3,65 HUF	0,2080%	8,03 HUF	0,2080%
21	Domestic Mastercard retail credit card	3,65 HUF	0,2080%	8,03 HUF	0,2080%
22	Domestic Mastercard business debit card	3,65 HUF	0,2080%	8,03 HUF	0,2080%
23	Domestic Mastercard business credit card	3,65 HUF	0,2080%	8,03 HUF	0,2080%
24	Domestic Mastercard retail prepaid card	3,65 HUF	0,2080%	8,03 HUF	0,2080%
25	Domestic Maestro retail debit card	3,65 HUF	0,2080%	8,03 HUF	0,2080%
26	Domestic Maestro retail credit card	3,65 HUF	0,2080%	8,03 HUF	0,2080%
27	Domestic VISA Electron card	3,29 HUF	0,0953%	3,29 HUF	0,0953%
28	Domestic VISA retail debit card	3,29 HUF	0,0953%	3,29 HUF	0,0953%
29	Domestic VISA retail credit card	3,29 HUF	0,1003%	3,29 HUF	0,1003%
3B	European VISA VPAY card	6,21 HUF	0,0953%	6,21 HUF	0,0953%
3C	European VISA business debit card	6,21 HUF	0,0953%	6,21 HUF	0,0953%
3D	European VISA business credit card	6,21 HUF	0,1003%	6,21 HUF	0,1003%
3E	European VISA retail prepaid card	6,21 HUF	0,0953%	6,21 HUF	0,0953%
3J	European Mastercard business prepaid card	4,02 HUF	0,3280%	9,13 HUF	0,3280%
3K	European VISA business prepaid card	6,21 HUF	0,0953%	6,21 HUF	0,0953%
30	European Mastercard retail debit card	4,02 HUF	0,3280%	9,13 HUF	0,3280%
31	European Mastercard retail credit card	4,02 HUF	0,3280%	9,13 HUF	0,3280%
32	European Mastercard business debit card	4,02 HUF	0,3280%	9,13 HUF	0,3280%
33	European Mastercard business credit card	4,02 HUF	0,3280%	9,13 HUF	0,3280%
34	European Mastercard retail prepaid card	4,02 HUF	0,3280%	9,13 HUF	0,3280%
35	European Maestro retail debit card	4,02 HUF	0,3280%	9,13 HUF	0,3280%
36	European Maestro retail credit card	4,02 HUF	0,3280%	9,13 HUF	0,3280%
37	European VISA Electron card	6,21 HUF	0,0953%	6,21 HUF	0,0953%
38	European VISA retail debit card	6,21 HUF	0,0953%	6,21 HUF	0,0953%
39	European VISA retail credit card	6,21 HUF	0,1003%	6,21 HUF	0,1003%
4B	VISA VPAY card outside Europe	39,42 HUF	0,7255%	39,42 HUF	0,7255%



4C	VISA business debit card outside Europe	39,42 HUF	0,7255%	39,42 HUF	0,7255%
4D	VISA business credit card outside Europe	39,42 HUF	0,7305%	39,42 HUF	0,7305%
4E	VISA retail prepaid card outside Europe	39,42 HUF	0,7255%	39,42 HUF	0,7255%
4J	Mastercard business prepaid card outside Europe	79,21 HUF	0,9778%	89,06 HUF	0,9778%
4K	VISA business prepaid card outside Europe	39,42 HUF	0,7255%	39,42 HUF	0,7255%
40	Mastercard retail debit card outside Europe	79,21 HUF	0,9778%	89,06 HUF	0,9778%
41	Mastercard retail credit card outside Europe	79,21 HUF	0,9778%	89,06 HUF	0,9778%
42	Mastercard business debit card outside Europe	79,21 HUF	0,9778%	89,06 HUF	0,9778%
43	Mastercard business credit card outside Europe	79,21 HUF	0,9778%	89,06 HUF	0,9778%
44	Mastercard retail prepaid card outside Europe	79,21 HUF	0,9778%	89,06 HUF	0,9778%
45	Maestro retail debit card outside Europe	79,21 HUF	0,9778%	89,06 HUF	0,9778%
46	Maestro retail credit card outside Europe	79,21 HUF	0,9778%	89,06 HUF	0,9778%
47	VISA Electron card outside Europe	39,42 HUF	0,7255%	39,42 HUF	0,7255%
48	VISA retail debit card outside Europe	39,42 HUF	0,7255%	39,42 HUF	0,7255%
49	VISA retail credit card outside Europe	39,42 HUF	0,7305%	39,42 HUF	0,7305%
1L	OTP Maestro business debit card	2,19 HUF	0,2030%	2,19 HUF	0,2030%
1M	OTP Maestro business credit card	2,19 HUF	0,2030%	2,19 HUF	0,2030%
2L	Domestic Maestro business debit card	3,65 HUF	0,2080%	8,03 HUF	0,2080%
2M	Domestic Maestro business credit card	3,65 HUF	0,2080%	8,03 HUF	0,2080%
3L	European Maestro business debit card	4,02 HUF	0,3280%	9,13 HUF	0,3280%
3M	European Maestro business credit card	4,02 HUF	0,3280%	9,13 HUF	0,3280%
4L	Maestro business debit card outside Europe	79,21 HUF	0,9778%	89,06 HUF	0,9778%
4M	Maestro business credit card outside Europe	79,21 HUF	0,9778%	89,06 HUF	0,9778%



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

BINF	Card Type	Transaction amount less than or equal to 3.650 HUF		Transaction amount above 3.650 HUF	
		VPOS		VPOS	
		fix	variable	fix	variable
1B	OTP VISA VPAY card	0 HUF	0,0953%	0 HUF	0,0953%
1C	OTP VISA business debit card	0 HUF	0,0953%	0 HUF	0,0953%
1D	OTP VISA business credit card	0 HUF	0,1003%	0 HUF	0,1003%
1E	OTP VISA retail prepaid card	0 HUF	0,0953%	0 HUF	0,0953%
1J	OTP Mastercard business prepaid card	2,19 HUF	0,2635%	2,19 HUF	0,2635%
1K	OTP VISA business prepaid card	0 HUF	0,0953%	0 HUF	0,0953%
10	OTP Mastercard retail debit card	2,19 HUF	0,2635%	2,19 HUF	0,2635%
11	OTP Mastercard retail credit card	2,19 HUF	0,2635%	2,19 HUF	0,2635%
12	OTP Mastercard business debit card	2,19 HUF	0,2635%	2,19 HUF	0,2635%
13	OTP Mastercard business credit card	2,19 HUF	0,2635%	2,19 HUF	0,2635%
14	OTP Mastercard retail prepaid card	2,19 HUF	0,2635%	2,19 HUF	0,2635%
15	OTP Maestro retail debit card	2,19 HUF	0,2635%	2,19 HUF	0,2635%
16	OTP Maestro retail credit card	2,19 HUF	0,2635%	2,19 HUF	0,2635%
17	OTP VISA Electron card	0 HUF	0,0953%	0 HUF	0,0953%
18	OTP VISA retail debit card	0 HUF	0,0953%	0 HUF	0,0953%
19	OTP VISA retail credit card	0 HUF	0,1003%	0 HUF	0,1003%
2B	Domestic VISA VPAY card	3,29 HUF	0,0953%	3,29 HUF	0,0953%
2C	Domestic VISA business debit card	3,29 HUF	0,0953%	3,29 HUF	0,0953%
2D	Domestic VISA business credit card	3,29 HUF	0,1003%	3,29 HUF	0,1003%
2E	Domestic VISA retail prepaid card	3,29 HUF	0,0953%	3,29 HUF	0,0953%
2J	Domestic Mastercard business prepaid card	3,65 HUF	0,2444%	8,03 HUF	0,2444%



2K	Domestic VISA business prepaid card	3,29 HUF	0,0953%	3,29 HUF	0,0953%
20	Domestic Mastercard retail debit card	3,65 HUF	0,2444%	8,03 HUF	0,2444%
21	Domestic Mastercard retail credit card	3,65 HUF	0,2444%	8,03 HUF	0,2444%
22	Domestic Mastercard business debit card	3,65 HUF	0,2444%	8,03 HUF	0,2444%
23	Domestic Mastercard business credit card	3,65 HUF	0,2444%	8,03 HUF	0,2444%
24	Domestic Mastercard retail prepaid card	3,65 HUF	0,2444%	8,03 HUF	0,2444%
25	Domestic Maestro retail debit card	3,65 HUF	0,2444%	8,03 HUF	0,2444%
26	Domestic Maestro retail credit card	3,65 HUF	0,2444%	8,03 HUF	0,2444%
27	Domestic VISA Electron card	3,29 HUF	0,0953%	3,29 HUF	0,0953%
28	Domestic VISA retail debit card	3,29 HUF	0,0953%	3,29 HUF	0,0953%
29	Domestic VISA retail credit card	3,29 HUF	0,1003%	3,29 HUF	0,1003%
3B	European VISA VPAY card	6,21 HUF	0,0953%	6,21 HUF	0,0953%
3C	European VISA business debit card	6,21 HUF	0,0953%	6,21 HUF	0,0953%
3D	European VISA business credit card	6,21 HUF	0,1003%	6,21 HUF	0,1003%
3E	European VISA retail prepaid card	6,21 HUF	0,0953%	6,21 HUF	0,0953%
3J	European Mastercard business prepaid card	4,02 HUF	0,3894%	9,13 HUF	0,3894%
3K	European VISA business prepaid card	6,21 HUF	0,0953%	6,21 HUF	0,0953%
30	European Mastercard retail debit card	4,02 HUF	0,3894%	9,13 HUF	0,3894%
31	European Mastercard retail credit card	4,02 HUF	0,3894%	9,13 HUF	0,3894%
32	European Mastercard business debit card	4,02 HUF	0,3894%	9,13 HUF	0,3894%
33	European Mastercard business credit card	4,02 HUF	0,3894%	9,13 HUF	0,3894%
34	European Mastercard retail prepaid card	4,02 HUF	0,3894%	9,13 HUF	0,3894%
35	European Maestro retail debit card	4,02 HUF	0,3894%	9,13 HUF	0,3894%
36	European Maestro retail credit card	4,02 HUF	0,3894%	9,13 HUF	0,3894%
37	European VISA Electron card	6,21 HUF	0,0953%	6,21 HUF	0,0953%
38	European VISA retail debit card	6,21 HUF	0,0953%	6,21 HUF	0,0953%
39	European VISA retail credit card	6,21 HUF	0,1003%	6,21 HUF	0,1003%
4B	VISA VPAY card outside Europe	39,42 HUF	0,7249%	39,42 HUF	0,7249%



4C	VISA business debit card outside Europe	39,42 HUF	0,7249%	39,42 HUF	0,7249%
4D	VISA business credit card outside Europe	39,42 HUF	0,7299%	39,42 HUF	0,7299%
4E	VISA retail prepaid card outside Europe	39,42 HUF	0,7249%	39,42 HUF	0,7249%
4J	Mastercard business prepaid card outside Europe	79,21 HUF	1,0842%	89,06 HUF	1,0842%
4K	VISA business prepaid card outside Europe	39,42 HUF	0,7249%	39,42 HUF	0,7249%
40	Mastercard retail debit card outside Europe	79,21 HUF	1,0842%	89,06 HUF	1,0842%
41	Mastercard retail credit card outside Europe	79,21 HUF	1,0842%	89,06 HUF	1,0842%
42	Mastercard business debit card outside Europe	79,21 HUF	1,0842%	89,06 HUF	1,0842%
43	Mastercard business credit card outside Europe	79,21 HUF	1,0842%	89,06 HUF	1,0842%
44	Mastercard retail prepaid card outside Europe	79,21 HUF	1,0842%	89,06 HUF	1,0842%
45	Maestro retail debit card outside Europe	79,21 HUF	1,0842%	89,06 HUF	1,0842%
46	Maestro retail credit card outside Europe	79,21 HUF	1,0842%	89,06 HUF	1,0842%
47	VISA Electron card outside Europe	39,42 HUF	0,7249%	39,42 HUF	0,7249%
48	VISA retail debit card outside Europe	39,42 HUF	0,7249%	39,42 HUF	0,7249%
49	VISA retail credit card outside Europe	39,42 HUF	0,7299%	39,42 HUF	0,7299%
1L	OTP Maestro business debit card	2,19 HUF	0,2635%	2,19 HUF	0,2635%
1M	OTP Maestro business credit card	2,19 HUF	0,2635%	2,19 HUF	0,2635%
2L	Domestic Maestro business debit card	3,65 HUF	0,2444%	8,03 HUF	0,2444%
2M	Domestic Maestro business credit card	3,65 HUF	0,2444%	8,03 HUF	0,2444%
3L	European Maestro business debit card	4,02 HUF	0,3894%	9,13 HUF	0,3894%
3M	European Maestro business credit card	4,02 HUF	0,3894%	9,13 HUF	0,3894%
4L	Maestro business debit card outside Europe	79,21 HUF	1,0842%	89,06 HUF	1,0842%
4M	Maestro business credit card outside Europe	79,21 HUF	1,0842%	89,06 HUF	1,0842%



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

BINF	Card Type	Transaction amount less than or equal to 243 CZK		Transaction amount above 243 CZK	
		POS		POS	
		fix	variable	fix	variable
1B	OTP VISA VPAY card	0 CZK	0,2953%	0 CZK	0,2953%
1C	OTP VISA business debit card	0 CZK	0,2953%	0 CZK	0,2953%
1D	OTP VISA business credit card	0 CZK	0,3003%	0 CZK	0,3003%
1E	OTP VISA retail prepaid card	0 CZK	0,2953%	0 CZK	0,2953%
1J	OTP Mastercard business prepaid card	0,146 CZK	0,4030%	0,146 CZK	0,4030%
1K	OTP VISA business prepaid card	0 CZK	0,2953%	0 CZK	0,2953%
10	OTP Mastercard retail debit card	0,146 CZK	0,4030%	0,146 CZK	0,4030%
11	OTP Mastercard retail credit card	0,146 CZK	0,4030%	0,146 CZK	0,4030%
12	OTP Mastercard business debit card	0,146 CZK	0,4030%	0,146 CZK	0,4030%
13	OTP Mastercard business credit card	0,146 CZK	0,4030%	0,146 CZK	0,4030%
14	OTP Mastercard retail prepaid card	0,146 CZK	0,4030%	0,146 CZK	0,4030%
15	OTP Maestro retail debit card	0,146 CZK	0,4030%	0,146 CZK	0,4030%
16	OTP Maestro retail credit card	0,146 CZK	0,4030%	0,146 CZK	0,4030%
17	OTP VISA Electron card	0 CZK	0,2953%	0 CZK	0,2953%
18	OTP VISA retail debit card	0 CZK	0,2953%	0 CZK	0,2953%
19	OTP VISA retail credit card	0 CZK	0,3003%	0 CZK	0,3003%
2B	Domestic VISA VPAY card	0,219 CZK	0,2953%	0,219 CZK	0,2953%
2C	Domestic VISA business debit card	0,219 CZK	0,2953%	0,219 CZK	0,2953%
2D	Domestic VISA business credit card	0,219 CZK	0,3003%	0,219 CZK	0,3003%
2E	Domestic VISA retail prepaid card	0,219 CZK	0,2953%	0,219 CZK	0,2953%
2J	Domestic Mastercard business prepaid card	0,243 CZK	0,4080%	0,535 CZK	0,4080%



2K	Domestic VISA business prepaid card	0,219 CZK	0,2953%	0,219 CZK	0,2953%
20	Domestic Mastercard retail debit card	0,243 CZK	0,4080%	0,535 CZK	0,4080%
21	Domestic Mastercard retail credit card	0,243 CZK	0,4080%	0,535 CZK	0,4080%
22	Domestic Mastercard business debit card	0,243 CZK	0,4080%	0,535 CZK	0,4080%
23	Domestic Mastercard business credit card	0,243 CZK	0,4080%	0,535 CZK	0,4080%
24	Domestic Mastercard retail prepaid card	0,243 CZK	0,4080%	0,535 CZK	0,4080%
25	Domestic Maestro retail debit card	0,243 CZK	0,4080%	0,535 CZK	0,4080%
26	Domestic Maestro retail credit card	0,243 CZK	0,4080%	0,535 CZK	0,4080%
27	Domestic VISA Electron card	0,219 CZK	0,2953%	0,219 CZK	0,2953%
28	Domestic VISA retail debit card	0,219 CZK	0,2953%	0,219 CZK	0,2953%
29	Domestic VISA retail credit card	0,219 CZK	0,3003%	0,219 CZK	0,3003%
3B	European VISA VPAY card	0,413 CZK	0,2953%	0,413 CZK	0,2953%
3C	European VISA business debit card	0,413 CZK	0,2953%	0,413 CZK	0,2953%
3D	European VISA business credit card	0,413 CZK	0,3003%	0,413 CZK	0,3003%
3E	European VISA retail prepaid card	0,413 CZK	0,2953%	0,413 CZK	0,2953%
3J	European Mastercard business prepaid card	0,267 CZK	0,5280%	0,608 CZK	0,5280%
3K	European VISA business prepaid card	0,413 CZK	0,2953%	0,413 CZK	0,2953%
30	European Mastercard retail debit card	0,267 CZK	0,5280%	0,608 CZK	0,5280%
31	European Mastercard retail credit card	0,267 CZK	0,5280%	0,608 CZK	0,5280%
32	European Mastercard business debit card	0,267 CZK	0,5280%	0,608 CZK	0,5280%
33	European Mastercard business credit card	0,267 CZK	0,5280%	0,608 CZK	0,5280%
34	European Mastercard retail prepaid card	0,267 CZK	0,5280%	0,608 CZK	0,5280%
35	European Maestro retail debit card	0,267 CZK	0,5280%	0,608 CZK	0,5280%
36	European Maestro retail credit card	0,267 CZK	0,5280%	0,608 CZK	0,5280%
37	European VISA Electron card	0,413 CZK	0,2953%	0,413 CZK	0,2953%
38	European VISA retail debit card	0,413 CZK	0,2953%	0,413 CZK	0,2953%
39	European VISA retail credit card	0,413 CZK	0,3003%	0,413 CZK	0,3003%
4B	VISA VPAY card outside Europe	2,624 CZK	0,9255%	2,624 CZK	0,9255%



4C	VISA business debit card outside Europe	2,624 CZK	0,9255%	2,624 CZK	0,9255%
4D	VISA business credit card outside Europe	2,624 CZK	0,9305%	2,624 CZK	0,9305%
4E	VISA retail prepaid card outside Europe	2,624 CZK	0,9255%	2,624 CZK	0,9255%
4J	Mastercard business prepaid card outside Europe	5,273 CZK	1,1778%	5,929 CZK	1,1778%
4K	VISA business prepaid card outside Europe	2,624 CZK	0,9255%	2,624 CZK	0,9255%
40	Mastercard retail debit card outside Europe	5,273 CZK	1,1778%	5,929 CZK	1,1778%
41	Mastercard retail credit card outside Europe	5,273 CZK	1,1778%	5,929 CZK	1,1778%
42	Mastercard business debit card outside Europe	5,273 CZK	1,1778%	5,929 CZK	1,1778%
43	Mastercard business credit card outside Europe	5,273 CZK	1,1778%	5,929 CZK	1,1778%
44	Mastercard retail prepaid card outside Europe	5,273 CZK	1,1778%	5,929 CZK	1,1778%
45	Maestro retail debit card outside Europe	5,273 CZK	1,1778%	5,929 CZK	1,1778%
46	Maestro retail credit card outside Europe	5,273 CZK	1,1778%	5,929 CZK	1,1778%
47	VISA Electron card outside Europe	2,624 CZK	0,9255%	2,624 CZK	0,9255%
48	VISA retail debit card outside Europe	2,624 CZK	0,9255%	2,624 CZK	0,9255%
49	VISA retail credit card outside Europe	2,624 CZK	0,9305%	2,624 CZK	0,9305%
1L	OTP Maestro business debit card	0,146 CZK	0,4030%	0,146 CZK	0,4030%
1M	OTP Maestro business credit card	0,146 CZK	0,4030%	0,146 CZK	0,4030%
2L	Domestic Maestro business debit card	0,243 CZK	0,4080%	0,535 CZK	0,4080%
2M	Domestic Maestro business credit card	0,243 CZK	0,4080%	0,535 CZK	0,4080%
3L	European Maestro business debit card	0,267 CZK	0,5280%	0,608 CZK	0,5280%
3M	European Maestro business credit card	0,267 CZK	0,5280%	0,608 CZK	0,5280%
4L	Maestro business debit card outside Europe	5,273 CZK	1,1778%	5,929 CZK	1,1778%
4M	Maestro business credit card outside Europe	5,273 CZK	1,1778%	5,929 CZK	1,1778%



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

BINF	Card Type	Transaction amount less than or equal to 243 CZK		Transaction amount above 243 CZK	
		VPOS		VPOS	
		fix	variable	fix	variable
1B	OTP VISA VPAY card	0 CZK	0,1453%	0 CZK	0,1453%
1C	OTP VISA business debit card	0 CZK	0,1453%	0 CZK	0,1453%
1D	OTP VISA business credit card	0 CZK	0,1503%	0 CZK	0,1503%
1E	OTP VISA retail prepaid card	0 CZK	0,1453%	0 CZK	0,1453%
1J	OTP Mastercard business prepaid card	0,146 CZK	0,3135%	0,146 CZK	0,3135%
1K	OTP VISA business prepaid card	0 CZK	0,1453%	0 CZK	0,1453%
10	OTP Mastercard retail debit card	0,146 CZK	0,3135%	0,146 CZK	0,3135%
11	OTP Mastercard retail credit card	0,146 CZK	0,3135%	0,146 CZK	0,3135%
12	OTP Mastercard business debit card	0,146 CZK	0,3135%	0,146 CZK	0,3135%
13	OTP Mastercard business credit card	0,146 CZK	0,3135%	0,146 CZK	0,3135%
14	OTP Mastercard retail prepaid card	0,146 CZK	0,3135%	0,146 CZK	0,3135%
15	OTP Maestro retail debit card	0,146 CZK	0,3135%	0,146 CZK	0,3135%
16	OTP Maestro retail credit card	0,146 CZK	0,3135%	0,146 CZK	0,3135%
17	OTP VISA Electron card	0 CZK	0,1453%	0 CZK	0,1453%
18	OTP VISA retail debit card	0 CZK	0,1453%	0 CZK	0,1453%
19	OTP VISA retail credit card	0 CZK	0,1503%	0 CZK	0,1503%
2B	Domestic VISA VPAY card	0,219 CZK	0,1453%	0,219 CZK	0,1453%
2C	Domestic VISA business debit card	0,219 CZK	0,1453%	0,219 CZK	0,1453%
2D	Domestic VISA business credit card	0,219 CZK	0,1503%	0,219 CZK	0,1503%
2E	Domestic VISA retail prepaid card	0,219 CZK	0,1453%	0,219 CZK	0,1453%
2J	Domestic Mastercard business prepaid card	0,243 CZK	0,2944%	0,535 CZK	0,2944%



2K	Domestic VISA business prepaid card	0,219 CZK	0,1453%	0,219 CZK	0,1453%
20	Domestic Mastercard retail debit card	0,243 CZK	0,2944%	0,535 CZK	0,2944%
21	Domestic Mastercard retail credit card	0,243 CZK	0,2944%	0,535 CZK	0,2944%
22	Domestic Mastercard business debit card	0,243 CZK	0,2944%	0,535 CZK	0,2944%
23	Domestic Mastercard business credit card	0,243 CZK	0,2944%	0,535 CZK	0,2944%
24	Domestic Mastercard retail prepaid card	0,243 CZK	0,2944%	0,535 CZK	0,2944%
25	Domestic Maestro retail debit card	0,243 CZK	0,2944%	0,535 CZK	0,2944%
26	Domestic Maestro retail credit card	0,243 CZK	0,2944%	0,535 CZK	0,2944%
27	Domestic VISA Electron card	0,219 CZK	0,1453%	0,219 CZK	0,1453%
28	Domestic VISA retail debit card	0,219 CZK	0,1453%	0,219 CZK	0,1453%
29	Domestic VISA retail credit card	0,219 CZK	0,1503%	0,219 CZK	0,1503%
3B	European VISA VPAY card	0,413 CZK	0,1453%	0,413 CZK	0,1453%
3C	European VISA business debit card	0,413 CZK	0,1453%	0,413 CZK	0,1453%
3D	European VISA business credit card	0,413 CZK	0,1503%	0,413 CZK	0,1503%
3E	European VISA retail prepaid card	0,413 CZK	0,1453%	0,413 CZK	0,1453%
3J	European Mastercard business prepaid card	0,267 CZK	0,4394%	0,608 CZK	0,4394%
3K	European VISA business prepaid card	0,413 CZK	0,1453%	0,413 CZK	0,1453%
30	European Mastercard retail debit card	0,267 CZK	0,4394%	0,608 CZK	0,4394%
31	European Mastercard retail credit card	0,267 CZK	0,4394%	0,608 CZK	0,4394%
32	European Mastercard business debit card	0,267 CZK	0,4394%	0,608 CZK	0,4394%
33	European Mastercard business credit card	0,267 CZK	0,4394%	0,608 CZK	0,4394%
34	European Mastercard retail prepaid card	0,267 CZK	0,4394%	0,608 CZK	0,4394%
35	European Maestro retail debit card	0,267 CZK	0,4394%	0,608 CZK	0,4394%
36	European Maestro retail credit card	0,267 CZK	0,4394%	0,608 CZK	0,4394%
37	European VISA Electron card	0,413 CZK	0,1453%	0,413 CZK	0,1453%
38	European VISA retail debit card	0,413 CZK	0,1453%	0,413 CZK	0,1453%
39	European VISA retail credit card	0,413 CZK	0,1503%	0,413 CZK	0,1503%
4B	VISA VPAY card outside Europe	2,624 CZK	0,7749%	2,624 CZK	0,7749%



4C	VISA business debit card outside Europe	2,624 CZK	0,7749%	2,624 CZK	0,7749%
4D	VISA business credit card outside Europe	2,624 CZK	0,7799%	2,624 CZK	0,7799%
4E	VISA retail prepaid card outside Europe	2,624 CZK	0,7749%	2,624 CZK	0,7749%
4J	Mastercard business prepaid card outside Europe	5,273 CZK	1,1342%	5,929 CZK	1,1342%
4K	VISA business prepaid card outside Europe	2,624 CZK	0,7749%	2,624 CZK	0,7749%
40	Mastercard retail debit card outside Europe	5,273 CZK	1,1342%	5,929 CZK	1,1342%
41	Mastercard retail credit card outside Europe	5,273 CZK	1,1342%	5,929 CZK	1,1342%
42	Mastercard business debit card outside Europe	5,273 CZK	1,1342%	5,929 CZK	1,1342%
43	Mastercard business credit card outside Europe	5,273 CZK	1,1342%	5,929 CZK	1,1342%
44	Mastercard retail prepaid card outside Europe	5,273 CZK	1,1342%	5,929 CZK	1,1342%
45	Maestro retail debit card outside Europe	5,273 CZK	1,1342%	5,929 CZK	1,1342%
46	Maestro retail credit card outside Europe	5,273 CZK	1,1342%	5,929 CZK	1,1342%
47	VISA Electron card outside Europe	2,624 CZK	0,7749%	2,624 CZK	0,7749%
48	VISA retail debit card outside Europe	2,624 CZK	0,7749%	2,624 CZK	0,7749%
49	VISA retail credit card outside Europe	2,624 CZK	0,7799%	2,624 CZK	0,7799%
1L	OTP Maestro business debit card	0,146 CZK	0,3135%	0,146 CZK	0,3135%
1M	OTP Maestro business credit card	0,146 CZK	0,3135%	0,146 CZK	0,3135%
2L	Domestic Maestro business debit card	0,243 CZK	0,2944%	0,535 CZK	0,2944%
2M	Domestic Maestro business credit card	0,243 CZK	0,2944%	0,535 CZK	0,2944%
3L	European Maestro business debit card	0,267 CZK	0,4394%	0,608 CZK	0,4394%
3M	European Maestro business credit card	0,267 CZK	0,4394%	0,608 CZK	0,4394%
4L	Maestro business debit card outside Europe	5,273 CZK	1,1342%	5,929 CZK	1,1342%
4M	Maestro business credit card outside Europe	5,273 CZK	1,1342%	5,929 CZK	1,1342%



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

BINF	Card Type	Transaction amount less than or equal to 42,40 PLN		Transaction amount above 42,40 PLN	
		POS		POS	
		fix	variable	fix	variable
1B	OTP VISA VPAY card	0 PLN	0,2953%	0 PLN	0,2953%
1C	OTP VISA business debit card	0 PLN	0,2953%	0 PLN	0,2953%
1D	OTP VISA business credit card	0 PLN	0,3003%	0 PLN	0,3003%
1E	OTP VISA retail prepaid card	0 PLN	0,2953%	0 PLN	0,2953%
1J	OTP Mastercard business prepaid card	0,025 PLN	0,4030%	0,025 PLN	0,4030%
1K	OTP VISA business prepaid card	0 PLN	0,2953%	0 PLN	0,2953%
10	OTP Mastercard retail debit card	0,025 PLN	0,4030%	0,025 PLN	0,4030%
11	OTP Mastercard retail credit card	0,025 PLN	0,4030%	0,025 PLN	0,4030%
12	OTP Mastercard business debit card	0,025 PLN	0,4030%	0,025 PLN	0,4030%
13	OTP Mastercard business credit card	0,025 PLN	0,4030%	0,025 PLN	0,4030%
14	OTP Mastercard retail prepaid card	0,025 PLN	0,4030%	0,025 PLN	0,4030%
15	OTP Maestro retail debit card	0,025 PLN	0,4030%	0,025 PLN	0,4030%
16	OTP Maestro retail credit card	0,025 PLN	0,4030%	0,025 PLN	0,4030%
17	OTP VISA Electron card	0 PLN	0,2953%	0 PLN	0,2953%
18	OTP VISA retail debit card	0 PLN	0,2953%	0 PLN	0,2953%
19	OTP VISA retail credit card	0 PLN	0,3003%	0 PLN	0,3003%
2B	Domestic VISA VPAY card	0,038 PLN	0,2953%	0,038 PLN	0,2953%
2C	Domestic VISA business debit card	0,038 PLN	0,2953%	0,038 PLN	0,2953%
2D	Domestic VISA business credit card	0,038 PLN	0,3003%	0,038 PLN	0,3003%
2E	Domestic VISA retail prepaid card	0,038 PLN	0,2953%	0,038 PLN	0,2953%
2J	Domestic Mastercard business prepaid card	0,042 PLN	0,4080%	0,093 PLN	0,4080%



2K	Domestic VISA business prepaid card	0,038 PLN	0,2953%	0,038 PLN	0,2953%
20	Domestic Mastercard retail debit card	0,042 PLN	0,4080%	0,093 PLN	0,4080%
21	Domestic Mastercard retail credit card	0,042 PLN	0,4080%	0,093 PLN	0,4080%
22	Domestic Mastercard business debit card	0,042 PLN	0,4080%	0,093 PLN	0,4080%
23	Domestic Mastercard business credit card	0,042 PLN	0,4080%	0,093 PLN	0,4080%
24	Domestic Mastercard retail prepaid card	0,042 PLN	0,4080%	0,093 PLN	0,4080%
25	Domestic Maestro retail debit card	0,042 PLN	0,4080%	0,093 PLN	0,4080%
26	Domestic Maestro retail credit card	0,042 PLN	0,4080%	0,093 PLN	0,4080%
27	Domestic VISA Electron card	0,038 PLN	0,2953%	0,038 PLN	0,2953%
28	Domestic VISA retail debit card	0,038 PLN	0,2953%	0,038 PLN	0,2953%
29	Domestic VISA retail credit card	0,038 PLN	0,3003%	0,038 PLN	0,3003%
3B	European VISA VPAY card	0,072 PLN	0,2953%	0,072 PLN	0,2953%
3C	European VISA business debit card	0,072 PLN	0,2953%	0,072 PLN	0,2953%
3D	European VISA business credit card	0,072 PLN	0,3003%	0,072 PLN	0,3003%
3E	European VISA retail prepaid card	0,072 PLN	0,2953%	0,072 PLN	0,2953%
3J	European Mastercard business prepaid card	0,047 PLN	0,5280%	0,106 PLN	0,5280%
3K	European VISA business prepaid card	0,072 PLN	0,2953%	0,072 PLN	0,2953%
30	European Mastercard retail debit card	0,047 PLN	0,5280%	0,106 PLN	0,5280%
31	European Mastercard retail credit card	0,047 PLN	0,5280%	0,106 PLN	0,5280%
32	European Mastercard business debit card	0,047 PLN	0,5280%	0,106 PLN	0,5280%
33	European Mastercard business credit card	0,047 PLN	0,5280%	0,106 PLN	0,5280%
34	European Mastercard retail prepaid card	0,047 PLN	0,5280%	0,106 PLN	0,5280%
35	European Maestro retail debit card	0,047 PLN	0,5280%	0,106 PLN	0,5280%
36	European Maestro retail credit card	0,047 PLN	0,5280%	0,106 PLN	0,5280%
37	European VISA Electron card	0,072 PLN	0,2953%	0,072 PLN	0,2953%
38	European VISA retail debit card	0,072 PLN	0,2953%	0,072 PLN	0,2953%
39	European VISA retail credit card	0,072 PLN	0,3003%	0,072 PLN	0,3003%
4B	VISA VPAY card outside Europe	0,458 PLN	0,9255%	0,458 PLN	0,9255%



4C	VISA business debit card outside Europe	0,458 PLN	0,9255%	0,458 PLN	0,9255%
4D	VISA business credit card outside Europe	0,458 PLN	0,9305%	0,458 PLN	0,9305%
4E	VISA retail prepaid card outside Europe	0,458 PLN	0,9255%	0,458 PLN	0,9255%
4J	Mastercard business prepaid card outside Europe	0,920 PLN	1,1778%	1,035 PLN	1,1778%
4K	VISA business prepaid card outside Europe	0,458 PLN	0,9255%	0,458 PLN	0,9255%
40	Mastercard retail debit card outside Europe	0,920 PLN	1,1778%	1,035 PLN	1,1778%
41	Mastercard retail credit card outside Europe	0,920 PLN	1,1778%	1,035 PLN	1,1778%
42	Mastercard business debit card outside Europe	0,920 PLN	1,1778%	1,035 PLN	1,1778%
43	Mastercard business credit card outside Europe	0,920 PLN	1,1778%	1,035 PLN	1,1778%
44	Mastercard retail prepaid card outside Europe	0,920 PLN	1,1778%	1,035 PLN	1,1778%
45	Maestro retail debit card outside Europe	0,920 PLN	1,1778%	1,035 PLN	1,1778%
46	Maestro retail credit card outside Europe	0,920 PLN	1,1778%	1,035 PLN	1,1778%
47	VISA Electron card outside Europe	0,458 PLN	0,9255%	0,458 PLN	0,9255%
48	VISA retail debit card outside Europe	0,458 PLN	0,9255%	0,458 PLN	0,9255%
49	VISA retail credit card outside Europe	0,458 PLN	0,9305%	0,458 PLN	0,9305%
1L	OTP Maestro business debit card	0,025 PLN	0,4030%	0,025 PLN	0,4030%
1M	OTP Maestro business credit card	0,025 PLN	0,4030%	0,025 PLN	0,4030%
2L	Domestic Maestro business debit card	0,042 PLN	0,4080%	0,093 PLN	0,4080%
2M	Domestic Maestro business credit card	0,042 PLN	0,4080%	0,093 PLN	0,4080%
3L	European Maestro business debit card	0,047 PLN	0,5280%	0,106 PLN	0,5280%
3M	European Maestro business credit card	0,047 PLN	0,5280%	0,106 PLN	0,5280%
4L	Maestro business debit card outside Europe	0,920 PLN	1,1778%	1,035 PLN	1,1778%
4M	Maestro business credit card outside Europe	0,920 PLN	1,1778%	1,035 PLN	1,1778%



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

BINF	Card Type	Transaction amount less than or equal to 42,40 PLN		Transaction amount above 42,40 PLN	
		VPOS		VPOS	
		fix	variable	fix	variable
1B	OTP VISA VPAY card	0 PLN	0,1453%	0 PLN	0,1453%
1C	OTP VISA business debit card	0 PLN	0,1453%	0 PLN	0,1453%
1D	OTP VISA business credit card	0 PLN	0,1503%	0 PLN	0,1503%
1E	OTP VISA retail prepaid card	0 PLN	0,1453%	0 PLN	0,1453%
1J	OTP Mastercard business prepaid card	0,025 PLN	0,3135%	0,025 PLN	0,3135%
1K	OTP VISA business prepaid card	0 PLN	0,1453%	0 PLN	0,1453%
10	OTP Mastercard retail debit card	0,025 PLN	0,3135%	0,025 PLN	0,3135%
11	OTP Mastercard retail credit card	0,025 PLN	0,3135%	0,025 PLN	0,3135%
12	OTP Mastercard business debit card	0,025 PLN	0,3135%	0,025 PLN	0,3135%
13	OTP Mastercard business credit card	0,025 PLN	0,3135%	0,025 PLN	0,3135%
14	OTP Mastercard retail prepaid card	0,025 PLN	0,3135%	0,025 PLN	0,3135%
15	OTP Maestro retail debit card	0,025 PLN	0,3135%	0,025 PLN	0,3135%
16	OTP Maestro retail credit card	0,025 PLN	0,3135%	0,025 PLN	0,3135%
17	OTP VISA Electron card	0 PLN	0,1453%	0 PLN	0,1453%
18	OTP VISA retail debit card	0 PLN	0,1453%	0 PLN	0,1453%
19	OTP VISA retail credit card	0 PLN	0,1503%	0 PLN	0,1503%
2B	Domestic VISA VPAY card	0,038 PLN	0,1453%	0,038 PLN	0,1453%
2C	Domestic VISA business debit card	0,038 PLN	0,1453%	0,038 PLN	0,1453%
2D	Domestic VISA business credit card	0,038 PLN	0,1503%	0,038 PLN	0,1503%
2E	Domestic VISA retail prepaid card	0,038 PLN	0,1453%	0,038 PLN	0,1453%
2J	Domestic Mastercard business prepaid card	0,042 PLN	0,2944%	0,093 PLN	0,2944%



2K	Domestic VISA business prepaid card	0,038 PLN	0,1453%	0,038 PLN	0,1453%
20	Domestic Mastercard retail debit card	0,042 PLN	0,2944%	0,093 PLN	0,2944%
21	Domestic Mastercard retail credit card	0,042 PLN	0,2944%	0,093 PLN	0,2944%
22	Domestic Mastercard business debit card	0,042 PLN	0,2944%	0,093 PLN	0,2944%
23	Domestic Mastercard business credit card	0,042 PLN	0,2944%	0,093 PLN	0,2944%
24	Domestic Mastercard retail prepaid card	0,042 PLN	0,2944%	0,093 PLN	0,2944%
25	Domestic Maestro retail debit card	0,042 PLN	0,2944%	0,093 PLN	0,2944%
26	Domestic Maestro retail credit card	0,042 PLN	0,2944%	0,093 PLN	0,2944%
27	Domestic VISA Electron card	0,038 PLN	0,1453%	0,038 PLN	0,1453%
28	Domestic VISA retail debit card	0,038 PLN	0,1453%	0,038 PLN	0,1453%
29	Domestic VISA retail credit card	0,038 PLN	0,1503%	0,038 PLN	0,1503%
3B	European VISA VPAY card	0,072 PLN	0,1453%	0,072 PLN	0,1453%
3C	European VISA business debit card	0,072 PLN	0,1453%	0,072 PLN	0,1453%
3D	European VISA business credit card	0,072 PLN	0,1503%	0,072 PLN	0,1503%
3E	European VISA retail prepaid card	0,072 PLN	0,1453%	0,072 PLN	0,1453%
3J	European Mastercard business prepaid card	0,047 PLN	0,4394%	0,106 PLN	0,4394%
3K	European VISA business prepaid card	0,072 PLN	0,1453%	0,072 PLN	0,1453%
30	European Mastercard retail debit card	0,047 PLN	0,4394%	0,106 PLN	0,4394%
31	European Mastercard retail credit card	0,047 PLN	0,4394%	0,106 PLN	0,4394%
32	European Mastercard business debit card	0,047 PLN	0,4394%	0,106 PLN	0,4394%
33	European Mastercard business credit card	0,047 PLN	0,4394%	0,106 PLN	0,4394%
34	European Mastercard retail prepaid card	0,047 PLN	0,4394%	0,106 PLN	0,4394%
35	European Maestro retail debit card	0,047 PLN	0,4394%	0,106 PLN	0,4394%
36	European Maestro retail credit card	0,047 PLN	0,4394%	0,106 PLN	0,4394%
37	European VISA Electron card	0,072 PLN	0,1453%	0,072 PLN	0,1453%
38	European VISA retail debit card	0,072 PLN	0,1453%	0,072 PLN	0,1453%
39	European VISA retail credit card	0,072 PLN	0,1503%	0,072 PLN	0,1503%
4B	VISA VPAY card outside Europe	0,458 PLN	0,7749%	0,458 PLN	0,7749%



4C	VISA business debit card outside Europe	0,458 PLN	0,7749%	0,458 PLN	0,7749%
4D	VISA business credit card outside Europe	0,458 PLN	0,7799%	0,458 PLN	0,7799%
4E	VISA retail prepaid card outside Europe	0,458 PLN	0,7749%	0,458 PLN	0,7749%
4J	Mastercard business prepaid card outside Europe	0,920 PLN	1,1342%	1,035 PLN	1,1342%
4K	VISA business prepaid card outside Europe	0,458 PLN	0,7749%	0,458 PLN	0,7749%
40	Mastercard retail debit card outside Europe	0,920 PLN	1,1342%	1,035 PLN	1,1342%
41	Mastercard retail credit card outside Europe	0,920 PLN	1,1342%	1,035 PLN	1,1342%
42	Mastercard business debit card outside Europe	0,920 PLN	1,1342%	1,035 PLN	1,1342%
43	Mastercard business credit card outside Europe	0,920 PLN	1,1342%	1,035 PLN	1,1342%
44	Mastercard retail prepaid card outside Europe	0,920 PLN	1,1342%	1,035 PLN	1,1342%
45	Maestro retail debit card outside Europe	0,920 PLN	1,1342%	1,035 PLN	1,1342%
46	Maestro retail credit card outside Europe	0,920 PLN	1,1342%	1,035 PLN	1,1342%
47	VISA Electron card outside Europe	0,458 PLN	0,7749%	0,458 PLN	0,7749%
48	VISA retail debit card outside Europe	0,458 PLN	0,7749%	0,458 PLN	0,7749%
49	VISA retail credit card outside Europe	0,458 PLN	0,7799%	0,458 PLN	0,7799%
1L	OTP Maestro business debit card	0,025 PLN	0,3135%	0,025 PLN	0,3135%
1M	OTP Maestro business credit card	0,025 PLN	0,3135%	0,025 PLN	0,3135%
2L	Domestic Maestro business debit card	0,042 PLN	0,2944%	0,093 PLN	0,2944%
2M	Domestic Maestro business credit card	0,042 PLN	0,2944%	0,093 PLN	0,2944%
3L	European Maestro business debit card	0,047 PLN	0,4394%	0,106 PLN	0,4394%
3M	European Maestro business credit card	0,047 PLN	0,4394%	0,106 PLN	0,4394%
4L	Maestro business debit card outside Europe	0,920 PLN	1,1342%	1,035 PLN	1,1342%
4M	Maestro business credit card outside Europe	0,920 PLN	1,1342%	1,035 PLN	1,1342%



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

BINF	Card Type	Transaction amount less than or equal to 52,30 RON		Transaction amount above 52,30 RON	
		POS		POS	
		fix	variable	fix	variable
1B	OTP VISA VPAY card	0 RON	0,2953%	0 RON	0,2953%
1C	OTP VISA business debit card	0 RON	0,2953%	0 RON	0,2953%
1D	OTP VISA business credit card	0 RON	0,3003%	0 RON	0,3003%
1E	OTP VISA retail prepaid card	0 RON	0,2953%	0 RON	0,2953%
1J	OTP Mastercard business prepaid card	0,031 RON	0,4030%	0,031 RON	0,4030%
1K	OTP VISA business prepaid card	0 RON	0,2953%	0 RON	0,2953%
10	OTP Mastercard retail debit card	0,031 RON	0,4030%	0,031 RON	0,4030%
11	OTP Mastercard retail credit card	0,031 RON	0,4030%	0,031 RON	0,4030%
12	OTP Mastercard business debit card	0,031 RON	0,4030%	0,031 RON	0,4030%
13	OTP Mastercard business credit card	0,031 RON	0,4030%	0,031 RON	0,4030%
14	OTP Mastercard retail prepaid card	0,031 RON	0,4030%	0,031 RON	0,4030%
15	OTP Maestro retail debit card	0,031 RON	0,4030%	0,031 RON	0,4030%
16	OTP Maestro retail credit card	0,031 RON	0,4030%	0,031 RON	0,4030%
17	OTP VISA Electron card	0 RON	0,2953%	0 RON	0,2953%
18	OTP VISA retail debit card	0 RON	0,2953%	0 RON	0,2953%
19	OTP VISA retail credit card	0 RON	0,3003%	0 RON	0,3003%
2B	Domestic VISA VPAY card	0,047 RON	0,2953%	0,047 RON	0,2953%
2C	Domestic VISA business debit card	0,047 RON	0,2953%	0,047 RON	0,2953%
2D	Domestic VISA business credit card	0,047 RON	0,3003%	0,047 RON	0,3003%
2E	Domestic VISA retail prepaid card	0,047 RON	0,2953%	0,047 RON	0,2953%
2J	Domestic Mastercard business prepaid card	0,052 RON	0,4080%	0,115 RON	0,4080%



2K	Domestic VISA business prepaid card	0,047 RON	0,2953%	0,047 RON	0,2953%
20	Domestic Mastercard retail debit card	0,052 RON	0,4080%	0,115 RON	0,4080%
21	Domestic Mastercard retail credit card	0,052 RON	0,4080%	0,115 RON	0,4080%
22	Domestic Mastercard business debit card	0,052 RON	0,4080%	0,115 RON	0,4080%
23	Domestic Mastercard business credit card	0,052 RON	0,4080%	0,115 RON	0,4080%
24	Domestic Mastercard retail prepaid card	0,052 RON	0,4080%	0,115 RON	0,4080%
25	Domestic Maestro retail debit card	0,052 RON	0,4080%	0,115 RON	0,4080%
26	Domestic Maestro retail credit card	0,052 RON	0,4080%	0,115 RON	0,4080%
27	Domestic VISA Electron card	0,047 RON	0,2953%	0,047 RON	0,2953%
28	Domestic VISA retail debit card	0,047 RON	0,2953%	0,047 RON	0,2953%
29	Domestic VISA retail credit card	0,047 RON	0,3003%	0,047 RON	0,3003%
3B	European VISA VPAY card	0,089 RON	0,2953%	0,089 RON	0,2953%
3C	European VISA business debit card	0,089 RON	0,2953%	0,089 RON	0,2953%
3D	European VISA business credit card	0,089 RON	0,3003%	0,089 RON	0,3003%
3E	European VISA retail prepaid card	0,089 RON	0,2953%	0,089 RON	0,2953%
3J	European Mastercard business prepaid card	0,058 RON	0,5280%	0,131 RON	0,5280%
3K	European VISA business prepaid card	0,089 RON	0,2953%	0,089 RON	0,2953%
30	European Mastercard retail debit card	0,058 RON	0,5280%	0,131 RON	0,5280%
31	European Mastercard retail credit card	0,058 RON	0,5280%	0,131 RON	0,5280%
32	European Mastercard business debit card	0,058 RON	0,5280%	0,131 RON	0,5280%
33	European Mastercard business credit card	0,058 RON	0,5280%	0,131 RON	0,5280%
34	European Mastercard retail prepaid card	0,058 RON	0,5280%	0,131 RON	0,5280%
35	European Maestro retail debit card	0,058 RON	0,5280%	0,131 RON	0,5280%
36	European Maestro retail credit card	0,058 RON	0,5280%	0,131 RON	0,5280%
37	European VISA Electron card	0,089 RON	0,2953%	0,089 RON	0,2953%
38	European VISA retail debit card	0,089 RON	0,2953%	0,089 RON	0,2953%
39	European VISA retail credit card	0,089 RON	0,3003%	0,089 RON	0,3003%
4B	VISA VPAY card outside Europe	0,565 RON	0,9255%	0,565 RON	0,9255%



4C	VISA business debit card outside Europe	0,565 RON	0,9255%	0,565 RON	0,9255%
4D	VISA business credit card outside Europe	0,565 RON	0,9305%	0,565 RON	0,9305%
4E	VISA retail prepaid card outside Europe	0,565 RON	0,9255%	0,565 RON	0,9255%
4J	Mastercard business prepaid card outside Europe	1,135 RON	1,1778%	1,276 RON	1,1778%
4K	VISA business prepaid card outside Europe	0,565 RON	0,9255%	0,565 RON	0,9255%
40	Mastercard retail debit card outside Europe	1,135 RON	1,1778%	1,276 RON	1,1778%
41	Mastercard retail credit card outside Europe	1,135 RON	1,1778%	1,276 RON	1,1778%
42	Mastercard business debit card outside Europe	1,135 RON	1,1778%	1,276 RON	1,1778%
43	Mastercard business credit card outside Europe	1,135 RON	1,1778%	1,276 RON	1,1778%
44	Mastercard retail prepaid card outside Europe	1,135 RON	1,1778%	1,276 RON	1,1778%
45	Maestro retail debit card outside Europe	1,135 RON	1,1778%	1,276 RON	1,1778%
46	Maestro retail credit card outside Europe	1,135 RON	1,1778%	1,276 RON	1,1778%
47	VISA Electron card outside Europe	0,565 RON	0,9255%	0,565 RON	0,9255%
48	VISA retail debit card outside Europe	0,565 RON	0,9255%	0,565 RON	0,9255%
49	VISA retail credit card outside Europe	0,565 RON	0,9305%	0,565 RON	0,9305%
1L	OTP Maestro business debit card	0,031 RON	0,4030%	0,031 RON	0,4030%
1M	OTP Maestro business credit card	0,031 RON	0,4030%	0,031 RON	0,4030%
2L	Domestic Maestro business debit card	0,052 RON	0,4080%	0,115 RON	0,4080%
2M	Domestic Maestro business credit card	0,052 RON	0,4080%	0,115 RON	0,4080%
3L	European Maestro business debit card	0,058 RON	0,5280%	0,131 RON	0,5280%
3M	European Maestro business credit card	0,058 RON	0,5280%	0,131 RON	0,5280%
4L	Maestro business debit card outside Europe	1,135 RON	1,1778%	1,276 RON	1,1778%
4M	Maestro business credit card outside Europe	1,135 RON	1,1778%	1,276 RON	1,1778%



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

BINF	Card Type	Transaction amount less than or equal to 52,30 RON		Transaction amount above 52,30 RON	
		VPOS		VPOS	
		fix	variable	fix	variable
1B	OTP VISA VPAY card	0 RON	0,1453%	0 RON	0,1453%
1C	OTP VISA business debit card	0 RON	0,1453%	0 RON	0,1453%
1D	OTP VISA business credit card	0 RON	0,1503%	0 RON	0,1503%
1E	OTP VISA retail prepaid card	0 RON	0,1453%	0 RON	0,1453%
1J	OTP Mastercard business prepaid card	0,031 RON	0,3135%	0,031 RON	0,3135%
1K	OTP VISA business prepaid card	0 RON	0,1453%	0 RON	0,1453%
10	OTP Mastercard retail debit card	0,031 RON	0,3135%	0,031 RON	0,3135%
11	OTP Mastercard retail credit card	0,031 RON	0,3135%	0,031 RON	0,3135%
12	OTP Mastercard business debit card	0,031 RON	0,3135%	0,031 RON	0,3135%
13	OTP Mastercard business credit card	0,031 RON	0,3135%	0,031 RON	0,3135%
14	OTP Mastercard retail prepaid card	0,031 RON	0,3135%	0,031 RON	0,3135%
15	OTP Maestro retail debit card	0,031 RON	0,3135%	0,031 RON	0,3135%
16	OTP Maestro retail credit card	0,031 RON	0,3135%	0,031 RON	0,3135%
17	OTP VISA Electron card	0 RON	0,1453%	0 RON	0,1453%
18	OTP VISA retail debit card	0 RON	0,1453%	0 RON	0,1453%
19	OTP VISA retail credit card	0 RON	0,1503%	0 RON	0,1503%
2B	Domestic VISA VPAY card	0,047 RON	0,1453%	0,047 RON	0,1453%
2C	Domestic VISA business debit card	0,047 RON	0,1453%	0,047 RON	0,1453%
2D	Domestic VISA business credit card	0,047 RON	0,1503%	0,047 RON	0,1503%
2E	Domestic VISA retail prepaid card	0,047 RON	0,1453%	0,047 RON	0,1453%
2J	Domestic Mastercard business prepaid card	0,052 RON	0,2944%	0,115 RON	0,2944%



2K	Domestic VISA business prepaid card	0,047 RON	0,1453%	0,047 RON	0,1453%
20	Domestic Mastercard retail debit card	0,052 RON	0,2944%	0,115 RON	0,2944%
21	Domestic Mastercard retail credit card	0,052 RON	0,2944%	0,115 RON	0,2944%
22	Domestic Mastercard business debit card	0,052 RON	0,2944%	0,115 RON	0,2944%
23	Domestic Mastercard business credit card	0,052 RON	0,2944%	0,115 RON	0,2944%
24	Domestic Mastercard retail prepaid card	0,052 RON	0,2944%	0,115 RON	0,2944%
25	Domestic Maestro retail debit card	0,052 RON	0,2944%	0,115 RON	0,2944%
26	Domestic Maestro retail credit card	0,052 RON	0,2944%	0,115 RON	0,2944%
27	Domestic VISA Electron card	0,047 RON	0,1453%	0,047 RON	0,1453%
28	Domestic VISA retail debit card	0,047 RON	0,1453%	0,047 RON	0,1453%
29	Domestic VISA retail credit card	0,047 RON	0,1503%	0,047 RON	0,1503%
3B	European VISA VPAY card	0,089 RON	0,1453%	0,089 RON	0,1453%
3C	European VISA business debit card	0,089 RON	0,1453%	0,089 RON	0,1453%
3D	European VISA business credit card	0,089 RON	0,1503%	0,089 RON	0,1503%
3E	European VISA retail prepaid card	0,089 RON	0,1453%	0,089 RON	0,1453%
3J	European Mastercard business prepaid card	0,058 RON	0,4394%	0,131 RON	0,4394%
3K	European VISA business prepaid card	0,089 RON	0,1453%	0,089 RON	0,1453%
30	European Mastercard retail debit card	0,058 RON	0,4394%	0,131 RON	0,4394%
31	European Mastercard retail credit card	0,058 RON	0,4394%	0,131 RON	0,4394%
32	European Mastercard business debit card	0,058 RON	0,4394%	0,131 RON	0,4394%
33	European Mastercard business credit card	0,058 RON	0,4394%	0,131 RON	0,4394%
34	European Mastercard retail prepaid card	0,058 RON	0,4394%	0,131 RON	0,4394%
35	European Maestro retail debit card	0,058 RON	0,4394%	0,131 RON	0,4394%
36	European Maestro retail credit card	0,058 RON	0,4394%	0,131 RON	0,4394%
37	European VISA Electron card	0,089 RON	0,1453%	0,089 RON	0,1453%
38	European VISA retail debit card	0,089 RON	0,1453%	0,089 RON	0,1453%
39	European VISA retail credit card	0,089 RON	0,1503%	0,089 RON	0,1503%
4B	VISA VPAY card outside Europe	0,565 RON	0,7749%	0,565 RON	0,7749%



4C	VISA business debit card outside Europe	0,565 RON	0,7749%	0,565 RON	0,7749%
4D	VISA business credit card outside Europe	0,565 RON	0,7799%	0,565 RON	0,7799%
4E	VISA retail prepaid card outside Europe	0,565 RON	0,7749%	0,565 RON	0,7749%
4J	Mastercard business prepaid card outside Europe	1,135 RON	1,1342%	1,276 RON	1,1342%
4K	VISA business prepaid card outside Europe	0,565 RON	0,7749%	0,565 RON	0,7749%
40	Mastercard retail debit card outside Europe	1,135 RON	1,1342%	1,276 RON	1,1342%
41	Mastercard retail credit card outside Europe	1,135 RON	1,1342%	1,276 RON	1,1342%
42	Mastercard business debit card outside Europe	1,135 RON	1,1342%	1,276 RON	1,1342%
43	Mastercard business credit card outside Europe	1,135 RON	1,1342%	1,276 RON	1,1342%
44	Mastercard retail prepaid card outside Europe	1,135 RON	1,1342%	1,276 RON	1,1342%
45	Maestro retail debit card outside Europe	1,135 RON	1,1342%	1,276 RON	1,1342%
46	Maestro retail credit card outside Europe	1,135 RON	1,1342%	1,276 RON	1,1342%
47	VISA Electron card outside Europe	0,565 RON	0,7749%	0,565 RON	0,7749%
48	VISA retail debit card outside Europe	0,565 RON	0,7749%	0,565 RON	0,7749%
49	VISA retail credit card outside Europe	0,565 RON	0,7799%	0,565 RON	0,7799%
1L	OTP Maestro business debit card	0,031 RON	0,3135%	0,031 RON	0,3135%
1M	OTP Maestro business credit card	0,031 RON	0,3135%	0,031 RON	0,3135%
2L	Domestic Maestro business debit card	0,052 RON	0,2944%	0,115 RON	0,2944%
2M	Domestic Maestro business credit card	0,052 RON	0,2944%	0,115 RON	0,2944%
3L	European Maestro business debit card	0,058 RON	0,4394%	0,131 RON	0,4394%
3M	European Maestro business credit card	0,058 RON	0,4394%	0,131 RON	0,4394%
4L	Maestro business debit card outside Europe	1,135 RON	1,1342%	1,276 RON	1,1342%
4M	Maestro business credit card outside Europe	1,135 RON	1,1342%	1,276 RON	1,1342%



III. CLOSING PROVISIONS

(25) 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.