

ANNOUNCEMENT

ON CARD ACCEPTANCE FEES

Date of publication: **1 March 2025**

Effective date: **1 May 2025**

(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 AMEX cards
 - d) Not applicable to JCB cards
 - e) Not applicable to Union Pay cards
 - f) Not applicable to cards issued by OTP Bank, *except for tokenized cards as per Section (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 domestic 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.
- (13) Scheme fees specified in Czech koruna, Polish zloty and Romanian leu are provided by the Bank to the Acceptors exclusively under a contract concluded specifically for these three currencies.
- (14) *Mastercard Send transactions are subject to scheme fee (21-23) other than those set out in (14-16).*

II. GENERAL PROVISIONS

(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.

NEW BINF	OLD BINF	Card Type	Scheme fee fix + variable/transaction	
10	10	OTP Mastercard retail debit card	5,16 HUF	0,1515%
11	11	OTP Mastercard retail credit card	5,16 HUF	0,1693%
12	12	OTP Mastercard business debit card	5,16 HUF	0,1496%
13	12	OTP Mastercard business credit card	5,16 HUF	0,1110%
14	10	OTP Mastercard retail prepaid card	5,16 HUF	0,1515%
1J	12	OTP Mastercard business prepaid card	5,16 HUF	0,1496%
15	9	OTP Maestro retail debit card	5,16 HUF	0,1515%
16	9	OTP Maestro retail credit card	5,16 HUF	0,1693%
1L	9	OTP Maestro business debit card	5,16 HUF	0,1515%
1M	9	OTP Maestro business credit card	5,16 HUF	0,1693%
17	15	OTP VISA Electron card	0 HUF	0,2024%
18	16	OTP VISA retail debit card	0 HUF	0,2024%
19	17	OTP VISA retail credit card	0 HUF	0,2560%
1C	19	OTP VISA business debit card	0 HUF	0,2371%
1D	19	OTP VISA business credit card	0 HUF	0,1838%
1E	16	OTP VISA retail prepaid card	0 HUF	0,2024%
1K	19	OTP VISA business prepaid card	0 HUF	0,2371%
1B	18	OTP VISA VPAY card	0 HUF	0,2024%
20	21	Domestic Mastercard retail debit card	11,23 HUF	0,1208%
21	22	Domestic Mastercard retail credit card	11,23 HUF	0,1208%
22	24	Domestic Mastercard business debit card	11,23 HUF	0,1208%
23	24	Domestic Mastercard business credit card	11,23 HUF	0,1208%
24	21	Domestic Mastercard retail prepaid card	11,23 HUF	0,1208%
2J	24	Domestic Mastercard business prepaid card	11,23 HUF	0,1208%
25	20	Domestic Maestro retail debit card	11,23 HUF	0,1208%
26	20	Domestic Maestro retail credit card	11,23 HUF	0,1208%
2L	20	Domestic Maestro business debit card	11,23 HUF	0,1208%
2M	20	Domestic Maestro business credit card	11,23 HUF	0,1208%
27	25	Domestic VISA Electron card	4,88 HUF	0,1795%
28	26	Domestic VISA retail debit card	4,88 HUF	0,1795%
29	27	Domestic VISA retail credit card	4,90 HUF	0,1845%
2C	29	Domestic VISA business debit card	4,88 HUF	0,1795%
2D	29	Domestic VISA business credit card	4,90 HUF	0,1845%
2E	26	Domestic VISA retail prepaid card	4,88 HUF	0,1795%
2K	29	Domestic VISA business prepaid card	4,88 HUF	0,1795%
2B	28	Domestic VISA VPAY card	4,88 HUF	0,1795%

30	31	European Mastercard retail debit card	11,23 HUF	0,2765%
31	32	European Mastercard retail credit card	11,23 HUF	0,2765%
32	34	European Mastercard business debit card	11,23 HUF	0,2765%
33	34	European Mastercard business credit card	11,23 HUF	0,2765%
34	31	European Mastercard retail prepaid card	11,23 HUF	0,2765%
3J	34	European Mastercard business prepaid card	11,23 HUF	0,2765%
35	30	European Maestro retail debit card	11,23 HUF	0,2765%
36	30	European Maestro retail credit card	11,23 HUF	0,2765%
3L	30	European Maestro business debit card	11,23 HUF	0,2765%
3M	30	European Maestro business credit card	11,23 HUF	0,2765%
37	35	European VISA Electron card	9,08 HUF	0,1947%
38	36	European VISA retail debit card	9,08 HUF	0,1947%
39	37	European VISA retail credit card	9,08 HUF	0,1997%
3C	39	European VISA business debit card	9,08 HUF	0,1947%
3D	39	European VISA business credit card	9,08 HUF	0,1997%
3E	36	European VISA retail prepaid card	9,08 HUF	0,1947%
3K	39	European VISA business prepaid card	9,08 HUF	0,1947%
3B	38	European VISA VPAY card	9,08 HUF	0,1947%
40	31	Mastercard retail debit card outside Europe	62,66 HUF	0,8207%
41	32	Mastercard retail credit card outside Europe	62,66 HUF	0,8207%
42	34	Mastercard business debit card outside Europe	62,66 HUF	0,8207%
43	34	Mastercard business credit card outside Europe	62,66 HUF	0,8207%
44	31	Mastercard retail prepaid card outside Europe	62,66 HUF	0,8207%
4J	34	Mastercard business prepaid card outside Europe	62,66 HUF	0,8207%
45	30	Maestro retail debit card outside Europe	62,66 HUF	0,8207%
46	30	Maestro retail credit card outside Europe	62,66 HUF	0,8207%
4L	30	Maestro business debit card outside Europe	62,66 HUF	0,8207%
4M	30	Maestro business credit card outside Europe	62,66 HUF	0,8207%
47	35	VISA Electron card outside Europe	52,44 HUF	0,8395%
48	36	VISA retail debit card outside Europe	52,44 HUF	0,8395%
49	37	VISA retail credit card outside Europe	52,44 HUF	0,8445%
4C	39	VISA business debit card outside Europe	52,44 HUF	0,8395%
4D	39	VISA business credit card outside Europe	52,44 HUF	0,8445%
4E	36	VISA retail prepaid card outside Europe	52,44 HUF	0,8395%
4K	39	VISA business prepaid card outside Europe	52,44 HUF	0,8395%
4B	38	VISA VPAY card outside Europe	52,44 HUF	0,8395%
3F	33	European AMEX card*	0 HUF	1,5000%
4F	33	AMEX card outside Europe*	0 HUF	1,5000%
3H	45	European JCB card	0 HUF	0,8000%
4H	45	JCB card outside Europe	0 HUF	0,8000%
3G	55	European Union Pay card	0 HUF	1,2000%
4G	55	Union Pay card outside Europe	0 HUF	1,2000%
1A	14	OTP card with the Bank's own logo	0 HUF	0,0000%

*As from 10 December 2018, American Express applies consolidated pricing instead of cost-based pricing. Henceforth, the merchant commission applicable to your point of acceptance is calculated as the sum of the scheme fee charged up until 9 December 2018 for American Express cards (1.50%) and the merchant service charge specified in your con

(16) 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.

New BINF	Old BINF	Card Type	Scheme fee fix + variable/transaction	
10	10	OTP Mastercard retail debit card	0,012 EUR	0,1515%
11	11	OTP Mastercard retail credit card	0,012 EUR	0,1693%
12	12	OTP Mastercard business debit card	0,012 EUR	0,1496%
13	12	OTP Mastercard business credit card	0,012 EUR	0,1110%
14	10	OTP Mastercard retail prepaid card	0,012 EUR	0,1515%
1J	12	OTP Mastercard business prepaid card	0,012 EUR	0,1496%
15	9	OTP Maestro retail debit card	0,012 EUR	0,1515%
16	9	OTP Maestro retail credit card	0,012 EUR	0,1693%
1L	9	OTP Maestro business debit card	0,012 EUR	0,1515%
1M	9	OTP Maestro business credit card	0,012 EUR	0,1693%
17	15	OTP VISA Electron card	0 EUR	0,2024%
18	16	OTP VISA retail debit card	0 EUR	0,2024%
19	17	OTP VISA retail credit card	0 EUR	0,2560%
1C	19	OTP VISA business debit card	0 EUR	0,2371%
1D	19	OTP VISA business credit card	0 EUR	0,1838%
1E	16	OTP VISA retail prepaid card	0 EUR	0,2024%
1K	19	OTP VISA business prepaid card	0 EUR	0,2371%
1B	18	OTP VISA VPAY card	0 EUR	0,2024%
20	21	Domestic Mastercard retail debit card	0,026 EUR	0,1208%
21	22	Domestic Mastercard retail credit card	0,026 EUR	0,1208%
22	24	Domestic Mastercard business debit card	0,026 EUR	0,1208%
23	24	Domestic Mastercard business credit card	0,026 EUR	0,1208%
24	21	Domestic Mastercard retail prepaid card	0,026 EUR	0,1208%
2J	24	Domestic Mastercard business prepaid card	0,026 EUR	0,1208%
25	20	Domestic Maestro retail debit card	0,026 EUR	0,1208%
26	20	Domestic Maestro retail credit card	0,026 EUR	0,1208%
2L	20	Domestic Maestro business debit card	0,026 EUR	0,1208%
2M	20	Domestic Maestro business credit card	0,026 EUR	0,1208%
27	25	Domestic VISA Electron card	0,011 EUR	0,1795%
28	26	Domestic VISA retail debit card	0,011 EUR	0,1795%
29	27	Domestic VISA retail credit card	0,011 EUR	0,1845%
2C	29	Domestic VISA business debit card	0,011 EUR	0,1795%
2D	29	Domestic VISA business credit card	0,011 EUR	0,1845%
2E	26	Domestic VISA retail prepaid card	0,011 EUR	0,1795%
2K	29	Domestic VISA business prepaid card	0,011 EUR	0,1795%
2B	28	Domestic VISA VPAY card	0,011 EUR	0,1795%

30	31	European Mastercard retail debit card	0,026 EUR	0,2765%
31	32	European Mastercard retail credit card	0,026 EUR	0,2765%
32	34	European Mastercard business debit card	0,026 EUR	0,2765%
33	34	European Mastercard business credit card	0,026 EUR	0,2765%
34	31	European Mastercard retail prepaid card	0,026 EUR	0,2765%
3J	34	European Mastercard business prepaid card	0,026 EUR	0,2765%
35	30	European Maestro retail debit card	0,026 EUR	0,2765%
36	30	European Maestro retail credit card	0,026 EUR	0,2765%
3L	30	European Maestro business debit card	0,026 EUR	0,2765%
3M	30	European Maestro business credit card	0,026 EUR	0,2765%
37	35	European VISA Electron card	0,021 EUR	0,1947%
38	36	European VISA retail debit card	0,021 EUR	0,1947%
39	37	European VISA retail credit card	0,021 EUR	0,1997%
3C	39	European VISA business debit card	0,021 EUR	0,1947%
3D	39	European VISA business credit card	0,021 EUR	0,1997%
3E	36	European VISA retail prepaid card	0,021 EUR	0,1947%
3K	39	European VISA business prepaid card	0,021 EUR	0,1947%
3B	38	European VISA VPAY card	0,021 EUR	0,1947%
40	31	Mastercard retail debit card outside Europe	0,146 EUR	0,8207%
41	32	Mastercard retail credit card outside Europe	0,146 EUR	0,8207%
42	34	Mastercard business debit card outside Europe	0,146 EUR	0,8207%
43	34	Mastercard business credit card outside Europe	0,146 EUR	0,8207%
44	31	Mastercard retail prepaid card outside Europe	0,146 EUR	0,8207%
4J	34	Mastercard business prepaid card outside Europe	0,146 EUR	0,8207%
45	30	Maestro retail debit card outside Europe	0,146 EUR	0,8207%
46	30	Maestro retail credit card outside Europe	0,146 EUR	0,8207%
4L	30	Maestro business debit card outside Europe	0,146 EUR	0,8207%
4M	30	Maestro business credit card outside Europe	0,146 EUR	0,8207%
47	35	VISA Electron card outside Europe	0,122 EUR	0,8395%
48	36	VISA retail debit card outside Europe	0,122 EUR	0,8395%
49	37	VISA retail credit card outside Europe	0,122 EUR	0,8445%
4C	39	VISA business debit card outside Europe	0,122 EUR	0,8395%
4D	39	VISA business credit card outside Europe	0,122 EUR	0,8445%
4E	36	VISA retail prepaid card outside Europe	0,122 EUR	0,8395%
4K	39	VISA business prepaid card outside Europe	0,122 EUR	0,8395%
4B	38	VISA VPAY card outside Europe	0,122 EUR	0,8395%
3F	33	European AMEX card*	0 EUR	1,5000%
4F	33	AMEX card outside Europe*	0 EUR	1,5000%
3H	45	European JCB card	0 EUR	0,8000%
4H	45	JCB card outside Europe	0 EUR	0,8000%
3G	55	European Union Pay card	0 EUR	1,2000%
4G	55	Union Pay card outside Europe	0 EUR	1,2000%
1A	14	OTP card with the Bank's own logo	0 EUR	0,0000%

*As from 10 December 2018, American Express applies consolidated pricing instead of cost-based pricing. Henceforth, the merchant commission applicable to your point of acceptance is calculated as the sum of the scheme fee charged up until 9 December 2018 for American Express cards (1.50%) and the merchant service charge specified in your con

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

New BINF	Old BINF	Card Type	Scheme fee fix + variable/transaction	
10	10	OTP Mastercard retail debit card	0,013 USD	0,1515%
11	11	OTP Mastercard retail credit card	0,013 USD	0,1693%
12	12	OTP Mastercard business debit card	0,013 USD	0,1496%
13	12	OTP Mastercard business credit card	0,013 USD	0,1110%
14	10	OTP Mastercard retail prepaid card	0,013 USD	0,1515%
1J	12	OTP Mastercard business prepaid card	0,013 USD	0,1496%
15	9	OTP Maestro retail debit card	0,013 USD	0,1515%
16	9	OTP Maestro retail credit card	0,013 USD	0,1693%
1L	9	OTP Maestro business debit card	0,013 USD	0,1515%
1M	9	OTP Maestro business credit card	0,013 USD	0,1693%
17	15	OTP VISA Electron card	0 USD	0,2024%
18	16	OTP VISA retail debit card	0 USD	0,2024%
19	17	OTP VISA retail credit card	0 USD	0,2560%
1C	19	OTP VISA business debit card	0 USD	0,2371%
1D	19	OTP VISA business credit card	0 USD	0,1838%
1E	16	OTP VISA retail prepaid card	0 USD	0,2024%
1K	19	OTP VISA business prepaid card	0 USD	0,2371%
1B	18	OTP VISA VPAY card	0 USD	0,2024%
20	21	Domestic Mastercard retail debit card	0,027 USD	0,1208%
21	22	Domestic Mastercard retail credit card	0,027 USD	0,1208%
22	24	Domestic Mastercard business debit card	0,027 USD	0,1208%
23	24	Domestic Mastercard business credit card	0,027 USD	0,1208%
24	21	Domestic Mastercard retail prepaid card	0,027 USD	0,1208%
2J	24	Domestic Mastercard business prepaid card	0,027 USD	0,1208%
25	20	Domestic Maestro retail debit card	0,027 USD	0,1208%
26	20	Domestic Maestro retail credit card	0,027 USD	0,1208%
2L	20	Domestic Maestro business debit card	0,027 USD	0,1208%
2M	20	Domestic Maestro business credit card	0,027 USD	0,1208%
27	25	Domestic VISA Electron card	0,012 USD	0,1795%
28	26	Domestic VISA retail debit card	0,012 USD	0,1795%
29	27	Domestic VISA retail credit card	0,012 USD	0,1845%
2C	29	Domestic VISA business debit card	0,012 USD	0,1795%
2D	29	Domestic VISA business credit card	0,012 USD	0,1845%
2E	26	Domestic VISA retail prepaid card	0,012 USD	0,1795%
2K	29	Domestic VISA business prepaid card	0,012 USD	0,1795%
2B	28	Domestic VISA VPAY card	0,012 USD	0,1795%

30	31	European Mastercard retail debit card	0,027 USD	0,2765%
31	32	European Mastercard retail credit card	0,027 USD	0,2765%
32	34	European Mastercard business debit card	0,027 USD	0,2765%
33	34	European Mastercard business credit card	0,027 USD	0,2765%
34	31	European Mastercard retail prepaid card	0,027 USD	0,2765%
3J	34	European Mastercard business prepaid card	0,027 USD	0,2765%
35	30	European Maestro retail debit card	0,027 USD	0,2765%
36	30	European Maestro retail credit card	0,027 USD	0,2765%
3L	30	European Maestro business debit card	0,027 USD	0,2765%
3M	30	European Maestro business credit card	0,027 USD	0,2765%
37	35	European VISA Electron card	0,022 USD	0,1947%
38	36	European VISA retail debit card	0,022 USD	0,1947%
39	37	European VISA retail credit card	0,022 USD	0,1997%
3C	39	European VISA business debit card	0,022 USD	0,1947%
3D	39	European VISA business credit card	0,022 USD	0,1997%
3E	36	European VISA retail prepaid card	0,022 USD	0,1947%
3K	39	European VISA business prepaid card	0,022 USD	0,1947%
3B	38	European VISA VPAY card	0,022 USD	0,1947%
40	31	Mastercard retail debit card outside Europe	0,153 USD	0,8207%
41	32	Mastercard retail credit card outside Europe	0,153 USD	0,8207%
42	34	Mastercard business debit card outside Europe	0,153 USD	0,8207%
43	34	Mastercard business credit card outside Europe	0,153 USD	0,8207%
44	31	Mastercard retail prepaid card outside Europe	0,153 USD	0,8207%
4J	34	Mastercard business prepaid card outside Europe	0,153 USD	0,8207%
45	30	Maestro retail debit card outside Europe	0,153 USD	0,8207%
46	30	Maestro retail credit card outside Europe	0,153 USD	0,8207%
4L	30	Maestro business debit card outside Europe	0,153 USD	0,8207%
4M	30	Maestro business credit card outside Europe	0,153 USD	0,8207%
47	35	VISA Electron card outside Europe	0,128 USD	0,8395%
48	36	VISA retail debit card outside Europe	0,128 USD	0,8395%
49	37	VISA retail credit card outside Europe	0,128 USD	0,8445%
4C	39	VISA business debit card outside Europe	0,128 USD	0,8395%
4D	39	VISA business credit card outside Europe	0,128 USD	0,8445%
4E	36	VISA retail prepaid card outside Europe	0,128 USD	0,8395%
4K	39	VISA business prepaid card outside Europe	0,128 USD	0,8395%
4B	38	VISA VPAY card outside Europe	0,128 USD	0,8395%
3F	33	European AMEX card*	0 USD	1,5000%
4F	33	AMEX card outside Europe*	0 USD	1,5000%
3H	45	European JCB card	0 USD	0,8000%
4H	45	JCB card outside Europe	0 USD	0,8000%
3G	55	European Union Pay card	0 USD	1,2000%
4G	55	Union Pay card outside Europe	0 USD	1,2000%
1A	14	OTP card with the Bank's own logo	0 USD	0,0000%

*As from 10 December 2018, American Express applies consolidated pricing instead of cost-based pricing. Henceforth, the merchant commission applicable to your point of acceptance is calculated as the sum of the scheme fee charged up until 9 December 2018 for American Express cards (1.50%) and the merchant service charge specified in your con

(18) The scheme fees charged in accordance with Section I (7) of this Announcement in the event of **Czech koruna-based settlement** are included in the table below.

BINF	Card Type	Scheme fee	
		fix + variable/transaction	
10	OTP Mastercard retail debit card	0,301 CZK	0,1515%
11	OTP Mastercard retail credit card	0,301 CZK	0,1693%
12	OTP Mastercard business debit card	0,301 CZK	0,1496%
13	OTP Mastercard business credit card	0,301 CZK	0,1110%
14	OTP Mastercard retail prepaid card	0,301 CZK	0,1515%
1J	OTP Mastercard business prepaid card	0,301 CZK	0,1496%
15	OTP Maestro retail debit card	0,301 CZK	0,1515%
16	OTP Maestro retail credit card	0,301 CZK	0,1693%
1L	OTP Maestro business debit card	0,301 CZK	0,1515%
1M	OTP Maestro business credit card	0,301 CZK	0,1693%
17	OTP VISA Electron card	0 CZK	0,2024%
18	OTP VISA retail debit card	0 CZK	0,2024%
19	OTP VISA retail credit card	0 CZK	0,2560%
1C	OTP VISA business debit card	0 CZK	0,2371%
1D	OTP VISA business credit card	0 CZK	0,1838%
1E	OTP VISA retail prepaid card	0 CZK	0,2024%
1K	OTP VISA business prepaid card	0 CZK	0,2371%
1B	OTP VISA VPAY card	0 CZK	0,2024%
20	Domestic Mastercard retail debit card	0,655 CZK	0,1208%
21	Domestic Mastercard retail credit card	0,655 CZK	0,1208%
22	Domestic Mastercard business debit card	0,655 CZK	0,1208%
23	Domestic Mastercard business credit card	0,655 CZK	0,1208%
24	Domestic Mastercard retail prepaid card	0,655 CZK	0,1208%
2J	Domestic Mastercard business prepaid card	0,655 CZK	0,1208%
25	Domestic Maestro retail debit card	0,655 CZK	0,1208%
26	Domestic Maestro retail credit card	0,655 CZK	0,1208%
2L	Domestic Maestro business debit card	0,655 CZK	0,1208%
2M	Domestic Maestro business credit card	0,655 CZK	0,1208%
27	Domestic VISA Electron card	0,285 CZK	0,1795%
28	Domestic VISA retail debit card	0,285 CZK	0,1795%
29	Domestic VISA retail credit card	0,286 CZK	0,1845%
2C	Domestic VISA business debit card	0,285 CZK	0,1795%
2D	Domestic VISA business credit card	0,286 CZK	0,1845%
2E	Domestic VISA retail prepaid card	0,285 CZK	0,1795%
2K	Domestic VISA business prepaid card	0,285 CZK	0,1795%
2B	Domestic VISA VPAY card	0,285 CZK	0,1795%

30	European Mastercard retail debit card	0,655 CZK	0,2765%
31	European Mastercard retail credit card	0,655 CZK	0,2765%
32	European Mastercard business debit card	0,655 CZK	0,2765%
33	European Mastercard business credit card	0,655 CZK	0,2765%
34	European Mastercard retail prepaid card	0,655 CZK	0,2765%
3J	European Mastercard business prepaid card	0,655 CZK	0,2765%
35	European Maestro retail debit card	0,655 CZK	0,2765%
36	European Maestro retail credit card	0,655 CZK	0,2765%
3L	European Maestro business debit card	0,655 CZK	0,2765%
3M	European Maestro business credit card	0,655 CZK	0,2765%
37	European VISA Electron card	0,529 CZK	0,1947%
38	European VISA retail debit card	0,529 CZK	0,1947%
39	European VISA retail credit card	0,529 CZK	0,1997%
3C	European VISA business debit card	0,529 CZK	0,1947%
3D	European VISA business credit card	0,529 CZK	0,1997%
3E	European VISA retail prepaid card	0,529 CZK	0,1947%
3K	European VISA business prepaid card	0,529 CZK	0,1947%
3B	European VISA VPAY card	0,529 CZK	0,1947%
40	Mastercard retail debit card outside Europe	3,653 CZK	0,8207%
41	Mastercard retail credit card outside Europe	3,653 CZK	0,8207%
42	Mastercard business debit card outside Europe	3,653 CZK	0,8207%
43	Mastercard business credit card outside Europe	3,653 CZK	0,8207%
44	Mastercard retail prepaid card outside Europe	3,653 CZK	0,8207%
4J	Mastercard business prepaid card outside Europe	3,653 CZK	0,8207%
45	Maestro retail debit card outside Europe	3,653 CZK	0,8207%
46	Maestro retail credit card outside Europe	3,653 CZK	0,8207%
4L	Maestro business debit card outside Europe	3,653 CZK	0,8207%
4M	Maestro business credit card outside Europe	3,653 CZK	0,8207%
47	VISA Electron card outside Europe	3,057 CZK	0,8395%
48	VISA retail debit card outside Europe	3,057 CZK	0,8395%
49	VISA retail credit card outside Europe	3,057 CZK	0,8445%
4C	VISA business debit card outside Europe	3,057 CZK	0,8395%
4D	VISA business credit card outside Europe	3,057 CZK	0,8445%
4E	VISA retail prepaid card outside Europe	3,057 CZK	0,8395%
4K	VISA business prepaid card outside Europe	3,057 CZK	0,8395%
4B	VISA VPAY card outside Europe	3,057 CZK	0,8395%
1A	OTP card with the Bank's own logo	0 CZK	0,0000%

(19) The scheme fees charged in accordance with Section I (7) of this Announcement in the event of **Polish zloty-based settlement** are included in the table below.

BINF	Card type	Scheme fee	
		fix + variable/transaction	
10	OTP Mastercard retail debit card	0,050 PLN	0,1515%
11	OTP Mastercard retail credit card	0,050 PLN	0,1693%
12	OTP Mastercard business debit card	0,050 PLN	0,1496%
13	OTP Mastercard business credit card	0,050 PLN	0,1110%
14	OTP Mastercard retail prepaid card	0,050 PLN	0,1515%
1J	OTP Mastercard business prepaid card	0,050 PLN	0,1496%
15	OTP Maestro retail debit card	0,050 PLN	0,1515%
16	OTP Maestro retail credit card	0,050 PLN	0,1693%
1L	OTP Maestro business debit card	0,050 PLN	0,1515%
1M	OTP Maestro business credit card	0,050 PLN	0,1693%
17	OTP VISA Electron card	0 PLN	0,2024%
18	OTP VISA retail debit card	0 PLN	0,2024%
19	OTP VISA retail credit card	0 PLN	0,2560%
1C	OTP VISA business debit card	0 PLN	0,2371%
1D	OTP VISA business credit card	0 PLN	0,1838%
1E	OTP VISA retail prepaid card	0 PLN	0,2024%
1K	OTP VISA business prepaid card	0 PLN	0,2371%
1B	OTP VISA VPAY card	0 PLN	0,2024%
20	Domestic Mastercard retail debit card	0,109 PLN	0,1208%
21	Domestic Mastercard retail credit card	0,109 PLN	0,1208%
22	Domestic Mastercard business debit card	0,109 PLN	0,1208%
23	Domestic Mastercard business credit card	0,109 PLN	0,1208%
24	Domestic Mastercard retail prepaid card	0,109 PLN	0,1208%
2J	Domestic Mastercard business prepaid card	0,109 PLN	0,1208%
25	Domestic Maestro retail debit card	0,109 PLN	0,1208%
26	Domestic Maestro retail credit card	0,109 PLN	0,1208%
2L	Domestic Maestro business debit card	0,109 PLN	0,1208%
2M	Domestic Maestro business credit card	0,109 PLN	0,1208%
27	Domestic VISA Electron card	0,047 PLN	0,1795%
28	Domestic VISA retail debit card	0,047 PLN	0,1795%
29	Domestic VISA retail credit card	0,047 PLN	0,1845%
2C	Domestic VISA business debit card	0,047 PLN	0,1795%
2D	Domestic VISA business credit card	0,047 PLN	0,1845%
2E	Domestic VISA retail prepaid card	0,047 PLN	0,1795%
2K	Domestic VISA business prepaid card	0,047 PLN	0,1795%
2B	Domestic VISA VPAY card	0,047 PLN	0,1795%

30	European Mastercard retail debit card	0,109 PLN	0,2765%
31	European Mastercard retail credit card	0,109 PLN	0,2765%
32	European Mastercard business debit card	0,109 PLN	0,2765%
33	European Mastercard business credit card	0,109 PLN	0,2765%
34	European Mastercard retail prepaid card	0,109 PLN	0,2765%
3J	European Mastercard business prepaid card	0,109 PLN	0,2765%
35	European Maestro retail debit card	0,109 PLN	0,2765%
36	European Maestro retail credit card	0,109 PLN	0,2765%
3L	European Maestro business debit card	0,109 PLN	0,2765%
3M	European Maestro business credit card	0,109 PLN	0,2765%
37	European VISA Electron card	0,088 PLN	0,1947%
38	European VISA retail debit card	0,088 PLN	0,1947%
39	European VISA retail credit card	0,088 PLN	0,1997%
3C	European VISA business debit card	0,088 PLN	0,1947%
3D	European VISA business credit card	0,088 PLN	0,1997%
3E	European VISA retail prepaid card	0,088 PLN	0,1947%
3K	European VISA business prepaid card	0,088 PLN	0,1947%
3B	European VISA VPAY card	0,088 PLN	0,1947%
40	Mastercard retail debit card outside Europe	0,606 PLN	0,8207%
41	Mastercard retail credit card outside Europe	0,606 PLN	0,8207%
42	Mastercard business debit card outside Europe	0,606 PLN	0,8207%
43	Mastercard business credit card outside Europe	0,606 PLN	0,8207%
44	Mastercard retail prepaid card outside Europe	0,606 PLN	0,8207%
4J	Mastercard business prepaid card outside Europe	0,606 PLN	0,8207%
45	Maestro retail debit card outside Europe	0,606 PLN	0,8207%
46	Maestro retail credit card outside Europe	0,606 PLN	0,8207%
4L	Maestro business debit card outside Europe	0,606 PLN	0,8207%
4M	Maestro business credit card outside Europe	0,606 PLN	0,8207%
47	VISA Electron card outside Europe	0,507 PLN	0,8395%
48	VISA retail debit card outside Europe	0,507 PLN	0,8395%
49	VISA retail credit card outside Europe	0,507 PLN	0,8445%
4C	VISA business debit card outside Europe	0,507 PLN	0,8395%
4D	VISA business credit card outside Europe	0,507 PLN	0,8445%
4E	VISA retail prepaid card outside Europe	0,507 PLN	0,8395%
4K	VISA business prepaid card outside Europe	0,507 PLN	0,8395%
4B	VISA VPAY card outside Europe	0,507 PLN	0,8395%
1A	OTP card with the Bank's own logo	0 PLN	0,0000%

(20) The scheme fees charged in accordance with Section I (7) of this Announcement in the event of **Romanian lei-based settlement** are included in the table below.

BINF	Card Type	Scheme fee	
		fix + variable/transaction	
10	OTP Mastercard retail debit card	0,060 RON	0,1515%
11	OTP Mastercard retail credit card	0,060 RON	0,1693%
12	OTP Mastercard business debit card	0,060 RON	0,1496%
13	OTP Mastercard business credit card	0,060 RON	0,1110%
14	OTP Mastercard retail prepaid card	0,060 RON	0,1515%
1J	OTP Mastercard business prepaid card	0,060 RON	0,1496%
15	OTP Maestro retail debit card	0,060 RON	0,1515%
16	OTP Maestro retail credit card	0,060 RON	0,1693%
1L	OTP Maestro business debit card	0,060 RON	0,1515%
1M	OTP Maestro business credit card	0,060 RON	0,1693%
17	OTP VISA Electron card	0 RON	0,2024%
18	OTP VISA retail debit card	0 RON	0,2024%
19	OTP VISA retail credit card	0 RON	0,2560%
1C	OTP VISA business debit card	0 RON	0,2371%
1D	OTP VISA business credit card	0 RON	0,1838%
1E	OTP VISA retail prepaid card	0 RON	0,2024%
1K	OTP VISA business prepaid card	0 RON	0,2371%
1B	OTP VISA VPAY card	0 RON	0,2024%
20	Domestic Mastercard retail debit card	0,130 RON	0,1208%
21	Domestic Mastercard retail credit card	0,130 RON	0,1208%
22	Domestic Mastercard business debit card	0,130 RON	0,1208%
23	Domestic Mastercard business credit card	0,130 RON	0,1208%
24	Domestic Mastercard retail prepaid card	0,130 RON	0,1208%
2J	Domestic Mastercard business prepaid card	0,130 RON	0,1208%
25	Domestic Maestro retail debit card	0,130 RON	0,1208%
26	Domestic Maestro retail credit card	0,130 RON	0,1208%
2L	Domestic Maestro business debit card	0,130 RON	0,1208%
2M	Domestic Maestro business credit card	0,130 RON	0,1208%
27	Domestic VISA Electron card	0,057 RON	0,1795%
28	Domestic VISA retail debit card	0,057 RON	0,1795%
29	Domestic VISA retail credit card	0,057 RON	0,1845%
2C	Domestic VISA business debit card	0,057 RON	0,1795%
2D	Domestic VISA business credit card	0,057 RON	0,1845%
2E	Domestic VISA retail prepaid card	0,057 RON	0,1795%
2K	Domestic VISA business prepaid card	0,057 RON	0,1795%
2B	Domestic VISA VPAY card	0,057 RON	0,1795%

30	European Mastercard retail debit card	0,130 RON	0,2765%
31	European Mastercard retail credit card	0,130 RON	0,2765%
32	European Mastercard business debit card	0,130 RON	0,2765%
33	European Mastercard business credit card	0,130 RON	0,2765%
34	European Mastercard retail prepaid card	0,130 RON	0,2765%
3J	European Mastercard business prepaid card	0,130 RON	0,2765%
35	European Maestro retail debit card	0,130 RON	0,2765%
36	European Maestro retail credit card	0,130 RON	0,2765%
3L	European Maestro business debit card	0,130 RON	0,2765%
3M	European Maestro business credit card	0,130 RON	0,2765%
37	European VISA Electron card	0,105 RON	0,1947%
38	European VISA retail debit card	0,105 RON	0,1947%
39	European VISA retail credit card	0,105 RON	0,1997%
3C	European VISA business debit card	0,105 RON	0,1947%
3D	European VISA business credit card	0,105 RON	0,1997%
3E	European VISA retail prepaid card	0,105 RON	0,1947%
3K	European VISA business prepaid card	0,105 RON	0,1947%
3B	European VISA VPAY card	0,105 RON	0,1947%
40	Mastercard retail debit card outside Europe	0,726 RON	0,8207%
41	Mastercard retail credit card outside Europe	0,726 RON	0,8207%
42	Mastercard business debit card outside Europe	0,726 RON	0,8207%
43	Mastercard business credit card outside Europe	0,726 RON	0,8207%
44	Mastercard retail prepaid card outside Europe	0,726 RON	0,8207%
4J	Mastercard business prepaid card outside Europe	0,726 RON	0,8207%
45	Maestro retail debit card outside Europe	0,726 RON	0,8207%
46	Maestro retail credit card outside Europe	0,726 RON	0,8207%
4L	Maestro business debit card outside Europe	0,726 RON	0,8207%
4M	Maestro business credit card outside Europe	0,726 RON	0,8207%
47	VISA Electron card outside Europe	0,607 RON	0,8395%
48	VISA retail debit card outside Europe	0,607 RON	0,8395%
49	VISA retail credit card outside Europe	0,607 RON	0,8445%
4C	VISA business debit card outside Europe	0,607 RON	0,8395%
4D	VISA business credit card outside Europe	0,607 RON	0,8445%
4E	VISA retail prepaid card outside Europe	0,607 RON	0,8395%
4K	VISA business prepaid card outside Europe	0,607 RON	0,8395%
4B	VISA VPAY card outside Europe	0,607 RON	0,8395%
1A	OTP card with the Bank's own logo	0 RON	0,0000%

(21) The scheme fees charged in accordance with Section I (14) of this Announcement in the event of **Mastercard Send transaction forint-based settlement** are included in the table below.

NEW BINF	OLD BINF	Card Type	Scheme fee fix + variable/transaction	
10	10	OTP Mastercard retail debit card	0 HUF	0,0100%
11	11	OTP Mastercard retail credit card	0 HUF	0,0100%
12	12	OTP Mastercard business debit card	0 HUF	0,0100%
13	12	OTP Mastercard business credit card	0 HUF	0,0100%
14	10	OTP Mastercard retail prepaid card	0 HUF	0,0100%
1J	12	OTP Mastercard business prepaid card	0 HUF	0,0100%
15	9	OTP Maestro retail debit card	0 HUF	0,0100%
16	9	OTP Maestro retail credit card	0 HUF	0,0100%
1L	9	OTP Maestro business debit card	0 HUF	0,0100%
1M	9	OTP Maestro business credit card	0 HUF	0,0100%
20	21	Domestic Mastercard retail debit card	10,19 HUF	0,0150%
21	22	Domestic Mastercard retail credit card	10,19 HUF	0,0150%
22	24	Domestic Mastercard business debit card	10,19 HUF	0,0150%
23	24	Domestic Mastercard business credit card	10,19 HUF	0,0150%
24	21	Domestic Mastercard retail prepaid card	10,19 HUF	0,0150%
2J	24	Domestic Mastercard business prepaid card	10,19 HUF	0,0150%
25	20	Domestic Maestro retail debit card	10,19 HUF	0,0150%
26	20	Domestic Maestro retail credit card	10,19 HUF	0,0150%
2L	20	Domestic Maestro business debit card	10,19 HUF	0,0150%
2M	20	Domestic Maestro business credit card	10,19 HUF	0,0150%
30	31	European Mastercard retail debit card	10,19 HUF	0,0150%
31	32	European Mastercard retail credit card	10,19 HUF	0,0150%
32	34	European Mastercard business debit card	10,19 HUF	0,0150%
33	34	European Mastercard business credit card	10,19 HUF	0,0150%
34	31	European Mastercard retail prepaid card	10,19 HUF	0,0150%
3J	34	European Mastercard business prepaid card	10,19 HUF	0,0150%
35	30	European Maestro retail debit card	10,19 HUF	0,0150%
36	30	European Maestro retail credit card	10,19 HUF	0,0150%
3L	30	European Maestro business debit card	10,19 HUF	0,0150%
3M	30	European Maestro business credit card	10,19 HUF	0,0150%
40	31	Mastercard retail debit card outside Europe	10,19 HUF	0,2600%
41	32	Mastercard retail credit card outside Europe	10,19 HUF	0,2600%
42	34	Mastercard business debit card outside Europe	10,19 HUF	0,2600%
43	34	Mastercard business credit card outside Europe	10,19 HUF	0,2600%
44	31	Mastercard retail prepaid card outside Europe	10,19 HUF	0,2600%
4J	34	Mastercard business prepaid card outside Europe	10,19 HUF	0,2600%
45	30	Maestro retail debit card outside Europe	10,19 HUF	0,2600%
46	30	Maestro retail credit card outside Europe	10,19 HUF	0,2600%
4L	30	Maestro business debit card outside Europe	10,19 HUF	0,2600%
4M	30	Maestro business credit card outside Europe	10,19 HUF	0,2600%
1A	14	OTP card with the Bank's own logo	0 HUF	0,0000%

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

New BINF	Old BINF	Card Type	Scheme fee fix + variable/transaction	
10	10	OTP Mastercard retail debit card	0 EUR	0,0100%
11	11	OTP Mastercard retail credit card	0 EUR	0,0100%
12	12	OTP Mastercard business debit card	0 EUR	0,0100%
13	12	OTP Mastercard business credit card	0 EUR	0,0100%
14	10	OTP Mastercard retail prepaid card	0 EUR	0,0100%
1J	12	OTP Mastercard business prepaid card	0 EUR	0,0100%
15	9	OTP Maestro retail debit card	0 EUR	0,0100%
16	9	OTP Maestro retail credit card	0 EUR	0,0100%
1L	9	OTP Maestro business debit card	0 EUR	0,0100%
1M	9	OTP Maestro business credit card	0 EUR	0,0100%
20	21	Domestic Mastercard retail debit card	0,024 EUR	0,0150%
21	22	Domestic Mastercard retail credit card	0,024 EUR	0,0150%
22	24	Domestic Mastercard business debit card	0,024 EUR	0,0150%
23	24	Domestic Mastercard business credit card	0,024 EUR	0,0150%
24	21	Domestic Mastercard retail prepaid card	0,024 EUR	0,0150%
2J	24	Domestic Mastercard business prepaid card	0,024 EUR	0,0150%
25	20	Domestic Maestro retail debit card	0,024 EUR	0,0150%
26	20	Domestic Maestro retail credit card	0,024 EUR	0,0150%
2L	20	Domestic Maestro business debit card	0,024 EUR	0,0150%
2M	20	Domestic Maestro business credit card	0,024 EUR	0,0150%
30	31	European Mastercard retail debit card	0,024 EUR	0,0150%
31	32	European Mastercard retail credit card	0,024 EUR	0,0150%
32	34	European Mastercard business debit card	0,024 EUR	0,0150%
33	34	European Mastercard business credit card	0,024 EUR	0,0150%
34	31	European Mastercard retail prepaid card	0,024 EUR	0,0150%
3J	34	European Mastercard business prepaid card	0,024 EUR	0,0150%
35	30	European Maestro retail debit card	0,024 EUR	0,0150%
36	30	European Maestro retail credit card	0,024 EUR	0,0150%
3L	30	European Maestro business debit card	0,024 EUR	0,0150%
3M	30	European Maestro business credit card	0,024 EUR	0,0150%
40	31	Mastercard retail debit card outside Europe	0,024 EUR	0,2600%
41	32	Mastercard retail credit card outside Europe	0,024 EUR	0,2600%
42	34	Mastercard business debit card outside Europe	0,024 EUR	0,2600%
43	34	Mastercard business credit card outside Europe	0,024 EUR	0,2600%
44	31	Mastercard retail prepaid card outside Europe	0,024 EUR	0,2600%
4J	34	Mastercard business prepaid card outside Europe	0,024 EUR	0,2600%
45	30	Maestro retail debit card outside Europe	0,024 EUR	0,2600%
46	30	Maestro retail credit card outside Europe	0,024 EUR	0,2600%
4L	30	Maestro business debit card outside Europe	0,024 EUR	0,2600%
4M	30	Maestro business credit card outside Europe	0,024 EUR	0,2600%
1A	14	OTP card with the Bank's own logo	0 EUR	0,0000%

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

New BINF	Old BINF	Card Type	Scheme fee fix + variable/transaction	
10	10	OTP Mastercard retail debit card	0 USD	0,0100%
11	11	OTP Mastercard retail credit card	0 USD	0,0100%
12	12	OTP Mastercard business debit card	0 USD	0,0100%
13	12	OTP Mastercard business credit card	0 USD	0,0100%
14	10	OTP Mastercard retail prepaid card	0 USD	0,0100%
1J	12	OTP Mastercard business prepaid card	0 USD	0,0100%
15	9	OTP Maestro retail debit card	0 USD	0,0100%
16	9	OTP Maestro retail credit card	0 USD	0,0100%
1L	9	OTP Maestro business debit card	0 USD	0,0100%
1M	9	OTP Maestro business credit card	0 USD	0,0100%
20	21	Domestic Mastercard retail debit card	0,025 USD	0,0150%
21	22	Domestic Mastercard retail credit card	0,025 USD	0,0150%
22	24	Domestic Mastercard business debit card	0,025 USD	0,0150%
23	24	Domestic Mastercard business credit card	0,025 USD	0,0150%
24	21	Domestic Mastercard retail prepaid card	0,025 USD	0,0150%
2J	24	Domestic Mastercard business prepaid card	0,025 USD	0,0150%
25	20	Domestic Maestro retail debit card	0,025 USD	0,0150%
26	20	Domestic Maestro retail credit card	0,025 USD	0,0150%
2L	20	Domestic Maestro business debit card	0,025 USD	0,0150%
2M	20	Domestic Maestro business credit card	0,025 USD	0,0150%
30	31	European Mastercard retail debit card	0,025 USD	0,0150%
31	32	European Mastercard retail credit card	0,025 USD	0,0150%
32	34	European Mastercard business debit card	0,025 USD	0,0150%
33	34	European Mastercard business credit card	0,025 USD	0,0150%
34	31	European Mastercard retail prepaid card	0,025 USD	0,0150%
3J	34	European Mastercard business prepaid card	0,025 USD	0,0150%
35	30	European Maestro retail debit card	0,025 USD	0,0150%
36	30	European Maestro retail credit card	0,025 USD	0,0150%
3L	30	European Maestro business debit card	0,025 USD	0,0150%
3M	30	European Maestro business credit card	0,025 USD	0,0150%
40	31	Mastercard retail debit card outside Europe	0,025 USD	0,2600%
41	32	Mastercard retail credit card outside Europe	0,025 USD	0,2600%
42	34	Mastercard business debit card outside Europe	0,025 USD	0,2600%
43	34	Mastercard business credit card outside Europe	0,025 USD	0,2600%
44	31	Mastercard retail prepaid card outside Europe	0,025 USD	0,2600%
4J	34	Mastercard business prepaid card outside Europe	0,025 USD	0,2600%
45	30	Maestro retail debit card outside Europe	0,025 USD	0,2600%
46	30	Maestro retail credit card outside Europe	0,025 USD	0,2600%
4L	30	Maestro business debit card outside Europe	0,025 USD	0,2600%
4M	30	Maestro business credit card outside Europe	0,025 USD	0,2600%
1A	14	OTP card with the Bank's own logo	0 USD	0,0000%

III. CLOSING PROVISIONS

- (1) The modification of this Announcement was necessitated by the adjustment of the scheme fee charged to the Bank by the international card companies for the card acceptance service, with reference to Section (10) of the Introductory Provisions of this Announcement.