

CONDITIONS OF INDIVIDUAL DEPOSITS - MDL

valid from 22.04.2024

Deposit name	Term, days	Current interest rate, %		Interest rate valid from, %		Minimal balance	Maximal balance	Supp-lying	Partial withdrawal	Interest payment	Payment method	Commission for account opening	Renewal	Commission for account closing
		Branch	OTP Internet/ Mobile Banking	Branch	OTP Internet/ Mobile Banking									
MDL														
CURRENT ACCOUNT IN MDL (floating rate)														
Current account	-	0.00%		-	-	0	-	YES	YES	Monthly	Capitalisation	50 MDL*	-	0 MDL
SAVINGS ACCOUNT IN USD/ EUR (floating rate)														
UNIVERSAL	1460	0.50%		-	-	200 - 20 000	-	YES	YES	Monthly	Capitalisation	free	YES	20 MDL***
		1.50%		-	-	20 001 - 1 000 000	-							
		2.50%		-	-	1 000 001 - unlimited	-							
SIGUR □	1460	2.00%	-	-	-	500	-	YES	YES	Monthly	Capitalisation	free	YES	20MDL
AVANTAJ	1460	0.50%		-	-	1000 - 9 999	-	YES	YES	Quarterly	Capitalisation	free	YES	20MDL***
		1.00%		-	-	10 000 - 99 999	-							
		1.25%		-	-	100 000 - 399 999	-							
		1.50%		-	-	> 400 000	-							
MOBIAS COPIL**	-	2.00%	-	-	-	500	1,000,000	YES	YES	Monthly	Capitalisation	free	-	20MDL***
TERM DEPOSIT IN MDL														
RAPID fixed rate	90	1.75%	2.00%	-	-	5,000	-	NO	NO	Every 30 days	to current account or to a card account	free	NO	free
BASIC fixed rate	180	2.25%	2.50%	-	-	500	-	NO	NO	Every 30 days	to current account or to a card account	free	NO	free
SMART floating rate¹	395	2.75%	3.00%	-	-	5,000	-	NO	NO	Monthly	to current account or to a card account	free	NO	free
CLASSIC floating rate	90	2.50%	2.50%	-	-	500	-	NO	NO	Every 30 days	to current account or to a card account	free	YES •	free
	180	3.00%	3.00%	-	-		-							
	395	3.00%	3.25%	-	-		-							
CLASSIC Promo floating rate	765	3.50%	3.75%	-	-	500	-	NO	NO	Every 30 days	to current account or to a card account	free	NO	free
	1095	3.75%	4.00%	-	-		-							

Note:
 • Deposits opened via Internet/Mobile Banking are not automatically renewed, upon maturity the deposit balance is transferred to the customer's current account.
 Deposits are guaranteed under the Law "On guaranteeing deposits in the banking system № 575 - XV of 26 December 2003"

* Free incase of saving account and term deposit opening

** Account is opened only for persons under 18 years

*** The commission for account closing of MOBIAS COPIL, AVANTAJ, UNIVERSAL in first year of service is 150MDL. Free of charge the account closing of MOBIAS COPIL at the client's age of 18 years old.

¹ Fixed rate for the first 6 months. Floating for the next 7 months.

A. Example of calculating the average rate of the account **UNIVERSAL MDL**:
 $20\,000 * 0.50\% * 30/365 = 8.22$
 $980\,000 * 1.50\% * 30/365 = 1208.22 \rightarrow 8.22 + 1208.22 + 1643.84 = 3156.18$ MDL interest for one month;
 opening amount **1 800 000 MDL**, calculate in 3 levels \rightarrow
 $800\,000 * 2.50\% * 30/365 = 1643.84$

B. Interest rate calculation method:

$$\frac{\text{Account balance} * \text{Interest rate} * \text{Number of days}}{365 * 100}$$

$$\frac{15\,000 * 5 * 30 \text{ days}}{365 * 100} = 61.64$$
 Example of calculation for interest in case of unchanged savings or deposit account balance during 30 days:

CONDITIONS OF INDIVIDUAL DEPOSITS - USD/EUR

valid from 22.04.2024

Deposit name	Term, days	Current interest rate		Interest rate valid from, %		Minimal balance	Maximal balance	Supp-lying	Partial withdrawal	Interest payment	Payment method	Commission for account opening	Renewal	Commission for account closing
		Branch	OTP Internet/Mobile Banking	Branch	OTP Internet/Mobile Banking									

USD/EUR

CURRENT ACCOUNT IN USD/EUR (floating rate)

CURRENT ACCOUNT	-	0.00%	0.00%	-	-	0	-	YES	YES	Monthly	Capitalisation	50 MDL*	YES	0
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SAVINGS ACCOUNT

UNIVERSAL	1460	0.27%	0.27%	-	-	10 - 1000	-	YES	YES	Monthly	Capitalisation	free	YES	20 MDL***
		0.77%	0.77%	-	-	1 001- 50 000	-							
		1.17%	1.17%	-	-	50 001- unlimited	-							

SAVINGS ACCOUNT IN USD (floating rate)

PENSIONAR	1460	0.25%	-	-	-	10	-	YES	YES	Monthly	Capitalisation	free	YES	20MDL
AVANTAJ	1460	0.05%	0.05%	-	-	100- 999	-	YES	YES	Quarterly	Capitalisation	free	YES	20MDL***
		0.10%	0.10%	-	-	1 000- 9 999	-							
		0.15%	0.15%	-	-	10 000- 29 999	-							
		0.20%	0.20%	-	-	> 30 000	-							
MOBIAS COPIL**	-	0.25%	-	-	-	50	10 000	YES	YES	Monthly	Capitalisation	free	YES	20MDL***

SAVINGS ACCOUNT IN EUR (floating rate)

PENSIONAR	1460	0.15%	-	-	-	10	-	YES	YES	Monthly	Capitalisation	free	YES	20MDL
AVANTAJ	1460	0.02%	0.02%	-	-	100- 999	-	YES	YES	Quarterly	Capitalisation	free	YES	20MDL***
		0.05%	0.05%	-	-	1 000- 9 999	-							
		0.10%	0.10%	-	-	10 000- 29 999	-							
		0.15%	0.15%	-	-	> 30 000	-							
MOBIAS COPIL**	-	0.15%	-	-	-	30	10 000	YES	YES	Monthly	Capitalisation	free	YES	20MDL***

TERM DEPOSIT IN USD

RAPID fixed rate	90	0.50%	0.75%	-	-	100	-	NO	NO	Every 30 days	to current account or to a card account	free	NO	free
CLASSIC fixed rate	210	1.50%	1.75%	-	-	100	-	NO	NO	Every 30 days	to current account or to a card account	free	NO	free
SMART floating rate ¹	395	2.00%	2.25%	-	-	100	-	NO	NO	Monthly	to current account or to a card account	free	NO	free
CLASSIC floating rate	90	1.00%	1.25%	-	-	100	-	NO	NO	Every 30 days	to current account or to a card account	free	YES •	free
	180	2.00%	2.25%	-	-		-							
	395	2.50%	2.75%	-	-		-							
	740	3.00%	3.25%	-	-		-							
	1095	3.50%	3.75%	-	-		-							

TERM DEPOSIT IN EUR

RAPID fixed rate	90	0.25%	0.50%	-	-	100	-	NO	NO	Every 30 days	to current account or to a card account	free	NO	free
CLASSIC fixed rate	210	1.00%	1.25%	-	-	100	-	NO	NO	Every 30 days	to current account or to a card account	free	NO	free
SMART floating rate ¹	395	1.50%	1.75%	-	-	100	-	NO	NO	Monthly	to current account or to a card account	free	NO	free
CLASSIC floating rate	90	0.50%	0.75%	-	-	100	-	NO	NO	Every 30 days	to current account or to a card account	free	YES •	free
	180	1.50%	1.75%	-	-		-							
	395	2.00%	2.25%	-	-		-							
	740	2.50%	2.75%	-	-		-							
	1095	3.00%	3.25%	-	-		-							

Note:
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* Free incase of saving account and term deposit opening

** Account is opened only for persons under 18 years

*** The commission for account closing of MOBIAS COPIL, AVANTAJ, UNIVERSAL in first year of service is 150MDL. Free of charge the account closing of MOBIAS COPIL at the client's age of 18 years old.

¹ Fixed rate for the first 6 months. Floating for the next 7 months.

A. Example of calculating the average rate of the account UNIVERSAL USD/EUR, $1\ 000 * 0,27\% * 30/365 = 0,22$
 $49\ 000 * 0,77\% * 30/365 = 31,01$ → $0,22 + 32,04 + 39,74 = 72$ USD/EUR interest for one month;
 $40\ 000 * 1,17\% * 30/365 = 39,74$

B. Interest rate calculation method:
 $\frac{\text{Account balance} * \text{Interest rate} * \text{Number of days}}{365 * 100}$

Example of calculation for interest in case of unchanged savings or deposit account balance during 30 days: $\frac{15\ 000 * 5 * 30 \text{ days}}{365 * 100} = 61,64$

CONDITIONS FOR SAVINGS AND DEPOSITS EXCLUDED

valid from 22.04.2024

Deposit name	Term, days	Current interest rate		Interest rate valid from, %		minimal balance	maximal balance	supp-lying	partial withdrawal	interest payment	payment method	commission for account opening	renewal	commission for account closing
		Branch	OTP Internet/Mobile Banking	Branch	OTP Internet/Mobile Banking									

MDL

CONTURI DE ECONOMII MDL (rată flotantă)

PENSIONAR	1460	2.00%	-	-	-	100	2 000 000	YES	YES	monthly	capitalisation	free	YES	20MDL
MOBIRUZA*	-	1.50%	-	-	-	1000	500 000	YES	NO	semester	capitalisation	free	YES	free
MOBIAS PROFIT	-	1.55%	-	-	-	500	75 000	YES	YES	monthly	capitalisation	free	YES	20MDL***
ePROFIT	-	1.55%	-	-	-	-	75 000	YES****	YES****	monthly	capitalisation	free	YES	20MDL***
MOBIAS TÎNĂR**	-	2.00%	-	-	-	500	75 000	YES	YES	monthly	capitalisation	free	YES	20MDL***
MERCI *****	-	2.00%	-	-	-	0	50 000	YES	YES	monthly	capitalisation	free	YES	20MDL***
MERCI SENIOR *****	-	2.00%	-	-	-	0	1 000 000	YES	YES	monthly	capitalisation	free	YES	20MDL
Atusprint/Atustart	-	2.00%	-	-	-	-	-	-	-	-	-	-	-	-

DEPOZITE LA TERMEN ÎN MDL

MAXIM floating rate	1095	3.25%	-	-	-	500	-	NO	NO	the maturity	to current account or to a card account	free	NO	free
MAXIM fixe rate	1095	5.75%	-	-	-	-	-	-	-	-	-	-	-	-
CLASSIC floating rate	365	2.50%	-	-	-	500	-	NO	NO	every 30 days	to current account or to a card account	free	YES	free
	1095	3.25%	3.50%	-	-	-	-	-	-	-	-	-	-	-
CLASSIC fixe rate	30	0.25%	0.45%	-	-	500	-	NO	NO	Every 30 days	to current account or to a card account	free	YES •	free
	90	1.00%	1.20%	-	-	-	-	-	-	-	-	-	-	-
	180	1.25%	1.50%	-	-	-	-	-	-	-	-	-	-	-
	365	1.75%	2.00%	-	-	-	-	-	-	-	-	-	-	-
SIGUR fixed rate	90	2.00%	-	-	-	1,000	-	NO	NO	Every 30 days	to current account or to a card account	free	YES	free
	210	2.50%	-	-	-	-	-	-	-	-	-	-	-	-
	395	2.75%	-	-	-	-	-	-	-	-	-	-	-	-
SIGUR fixed rate	365	2.00%	-	-	-	1,000	-	YES	NO	Quarterly	Capitalisation	free	YES	free
SIGUR floating rate †	1830	3.00%	-	-	-	-	-	-	-	-	-	-	-	-
ASCENDENT floating rate	17	2.75%	2.75%	-	-	5,000	-	YES	NO	Monthly	to current account or to a card account	free	NO	free

USD/EUR

SAVINGS ACCOUNT IN USD (floating rate)

MOBIRUZA*	-	0.25%	-	-	-	50	25 000	YES	NO	annual	capitalisation	free	YES	free
ePROFIT	-	0.10%	-	-	-	0	5 000	YES****	YES****	monthly	capitalisation	free	YES	20MDL***
MOBIAS PROFIT	-	0.10%	-	-	-	15	5 000	YES	YES	monthly	capitalisation	free	YES	20MDL***
MOBIAS TÎNĂR**	-	0.25%	-	-	-	50	7 000	YES	YES	monthly	capitalisation	free	YES	20MDL***

TERM DEPOSIT IN USD

CLASSIC floating rate	365	0.60%	-	-	-	100	-	NO	NO	every 30 days	to current account or to a card account	free	YES	free
OPTIM floating rate †	395	2.25%	2.30%	-	-	100	-	YES	NO	Every 30 days	to current account or to a card account	free	NO	free
ASCENDENT floating rate ‡	17 (months)	2.80%	2.80%	-	-	100	-	YES	NO	Monthly	to current account or to a card account	free	NO	free
PENSIONAR + floating rate	730	0.75%	-	-	-	1,000	-	YES	NO	semester	capitalisation	free	NO	free
EXPRES fixed rate	5 (months)	1.25%	1.25%	-	-	100	-	NO	NO	Monthly	to current account or to a card account	free	YES •	free
	9 (months)	1.75%	1.75%	-	-	100	-	NO	NO	Monthly	to current account or to a card account	free	-	free
SUPREM floating rate †	25 (months)	3.70%	3.75%	-	-	100	-	NO	NO	Monthly	to current account or to a card account	free	NO	free

SAVINGS ACCOUNT IN EUR (floating rate)

MOBIRUZA*	-	0.15%	-	-	-	50	25 000	YES	NO	annual	capitalisation	free	YES	free
ePROFIT	-	0.05%	-	-	-	0	5 000	YES****	YES****	monthly	capitalisation	free	YES	20MDL***
MOBIAS PROFIT	-	0.05%	-	-	-	15	5 000	YES	YES	monthly	capitalisation	free	YES	20MDL***
MOBIAS TÎNĂR**	-	0.15%	-	-	-	30	5 000	YES	YES	monthly	capitalisation	free	YES	20MDL***

TERM DEPOSIT IN EUR

CLASSIC floating rate	365	0.20%	-	-	-	100	-	NO	NO	every 30 days	to current account or to a card account	free	YES	free
ASCENDENT floating rate ‡	17 (months)	2.50%	2.50%	-	-	100	-	YES	NO	Monthly	to current account or to a card account	free	NO	free
EXPRES fixed rate	5 (months)	1.00%	1.00%	-	-	100	-	NO	NO	Monthly	to current account or to a card account	free	YES •	free
	9 (months)	1.50%	1.50%	-	-	100	-	NO	NO	Monthly	to current account or to a card account	free	-	free
SUPREM floating rate †	25 (months)	3.45%	3.50%	-	-	100	-	NO	NO	Monthly	to current account or to a card account	free	NO	free

Note:
• Deposits opened via Internet/Mobile Banking are not automatically renewed, upon maturity the deposit balance is transferred to the customer's current account.

Deposits are guaranteed under the Law "On guaranteeing deposits in the banking system № 575 - XV of 26 December 2003

* Account is opened only for persons under 14 years

** Account is opened only for persons from 14 to 17 years

*** The commission for account closing of MOBIAS TÎNĂR, MOBIAS PROFIT, eProfit, MERCI in first year of service is 150MDL. Free of charge the account closing of MOBIAS COPII and of MOBIAS TÎNĂR at the client's age of 18 years old.

**** Operations made only by transfer through eMobias.md service from/to card account

***** Offer is valid only for the packages MERCI or MERCI SENIOR

***** In case the client will not receive on his card account the transfers from CNAS during 6 months, the Bank has the right to cancel the bonus and standard rate will be applied

† Fixed rate for the first 6 months. Floating for the next 7 months.

‡ Fixed rate for the first 7 months. Floating for the next 10 months.

§ Fixed rate until 31.05.2023

¶ Fixed rate for the first 6 months. Floating for the next 19 months.

A. In the case of closing the term deposits ASCENDENT before maturity, the customer receives guaranteed minimum interest, depending on the term of keeping the funds:

MDL: 1) In the first 7 months – 0% minimum guaranteed interest; 2) After 7 months – 2% minimum guaranteed interest; 3) After 10 months – 5% minimum guaranteed interest.

USD/EUR: 1) In the first 7 months – 0% minimum guaranteed interest; 2) After 7 months – 0,17% minimum guaranteed interest;