

PROMO CONDITIONS OF INDIVIDUAL DEPOSITS

beginning 25.11.2022

Deposit name	Term		Interest rate		First deposit	Minimal balance	Maximal balance	Supp-lying	Partial withdrawal	Interest payment	Payment method	Commission for account opening	Renewal	Commission for account closing
	days	months	Branch	OTP Internet/ Mobile Banking										

MDL

TERM DEPOSIT IN MDL

RAPID* <small>fixed rate</small>	90	-	12,50%	13,00%	5.000	5.000	-	NO	NO	Every 30 days	to current account or to a card account	free	NO	free
CLASSIC* <small>fixed rate</small>	210	-	13,50%	14,00%	500	500	-	NO	NO	Every 30 days	to current account or to a card account	free	NO	free
OPTIM* <small>floating rate¹</small>	395	-	14,50%	15,00%	5.000	5.000	-	YES	NO	Every 30 days	to current account or to a card account	free	NO	free
ASCENDENT* <small>floating rate²</small>	-	17	17,00%	17,00%	5.000	5.000	-	YES	NO	Monthly	to current account or to a card account	free	NO	free
CLASSIC Promo* <small>floating rate</small>	765	-	13,00%	13,50%	500	500	-	NO	NO	Every 30 days	to current account or to a card account	free	NO	free
	1095	-	13,00%	13,50%			-							

USD/EUR

SAVINGS ACCOUNT IN USD/ EUR (floating rate)

UNIVERSAL	1460	-	0,17%	-	10	0 - 1000	-	YES	YES	Monthly	Capitalisation	free	YES	20 MDL***
			0,47%	-		1 001- 50 000	-							
			0,67%	-		50 001- unlimited	-							

TERM DEPOSIT IN USD

RAPID* <small>fixed rate</small>	90	-	0,75%	0,80%	100	100	-	NO	NO	Every 30 days	to current account or to a card account	free	NO	free
CLASSIC* <small>fixed rate</small>	210	-	1,75%	1,80%	100	100	-	NO	NO	Every 30 days	to current account or to a card account	free	NO	free
OPTIM* <small>floating rate¹</small>	395	-	2,25%	2,30%	100	100	-	YES	NO	Every 30 days	to current account or to a card account	free	NO	free
ASCENDENT* <small>floating rate²</small>	-	17	2,80%	2,80%	100	100	-	YES	NO	Monthly	to current account or to a card account	free	NO	free
SUPREM* <small>floating rate³</small>	-	25	3,15%	3,20%	100	100	-	NO	NO	Monthly	to current account or to a card account	free	NO	free

TERM DEPOSIT IN USD

RAPID* <small>fixed rate</small>	90	-	0,45%	0,50%	100	100	-	NO	NO	Every 30 days	to current account or to a card account	free	NO	free
CLASSIC* <small>fixed rate</small>	210	-	1,45%	1,50%	100	100	-	NO	NO	Every 30 days	to current account or to a card account	free	NO	free
OPTIM* <small>floating rate¹</small>	395	-	1,95%	2,00%	100	100	-	YES	NO	Every 30 days	to current account or to a card account	free	NO	free
ASCENDENT* <small>floating rate²</small>	-	17	2,50%	2,50%	100	100	-	YES	NO	Monthly	to current account or to a card account	free	NO	free
SUPREM* <small>floating rate³</small>	-	25	2,95%	3,00%	100	100	-	NO	NO	Monthly	to current account or to a card account	free	NO	free

Note:

For the term deposits and saving accounts in MDL for the holders of packages MobiSante will be applied Standard interest rate + 0,25%

For the term deposits in MDL with min. amount of 5000 MDL for the holders of packages MERCI SENIOR will be applied Standard interest rate + 0,25%

* In the case of customers holding packages **Merci Senior / MobiSante** - at the opening of the CLASSIC fixed rate 210 days, CLASSIC Promo, Rapid, Optim, Ascendent and Suprem - deposit the addition of 0,25% will not be applied

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

***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.² Fixed rate for the first 7 months. Floating for the next 10 months.³ Fixed rate for the first 6 months. Floating for the next 19 months.

beginning 25.11.2022

MDL														
Deposit name	Term		Interest rate		First deposit	Minimal balance	Maximal balance	Supp-lying	Partial withdrawal	Interest payment	Payment method	Commission for account opening	Renewal	Commission for account closing
	days	months	Branch	OTP Internet/Mobile Banking										
CURRENT ACCOUNT IN MDL (floating rate)														
Current account	-	-	0,00%	0,00%	0	0	-	YES	YES	Monthly	Capitalisation	50 MDL*	-	0 MDL
SAVINGS ACCOUNT IN MDL (floating rate)														
SIGUR	1460	-	5,17%	-	500	500	-	YES	YES	Monthly	Capitalisation	free	YES	20MDL***
AVANTAJ	1460	-	1,25%	1,25%	1.000	1000 - 9 999	-	YES	YES	Quarterly	Capitalisation	free	YES	20MDL***
			1,75%	1,75%		10 000 - 99 999	-							
			2,00%	2,00%		100 000 - 399 999	-							
			2,25%	2,25%		> 400 000	-							
MOBIAS COPIL**	-	-	4,17%	-	500	500	1.000.000	YES	YES	Monthly	Capitalisation	free	-	20MDL***
TERM DEPOSIT IN MDL														
CLASSIC fixed rate	30	-	0,25%	0,45%	500	500	-	NO	NO	Every 30 days	to current account or to a card account	free	YES	free
	90	-	1,00%	1,20%			-							
	180	-	2,25%	2,45%			-							
	365	-	3,25%	3,45%			-							
SIGUR fixed rate	90	-	9,50%	-	1000	1.000	-	NO	NO	Every 30 days	to current account or to a card account	free	YES	free
	210	-	11,50%	-			-							
	395	-	12,50%	-			-							
SIGUR floated rate ¹	740	-	12,50%	-	500	500	-	NO	NO	Every 30 days	to current account or to a card account	free	YES	free
	1095	-	13,00%	-			-						YES	
CLASSIC floating rate	90	-	8,50%	8,50%	500	500	-	NO	NO	Every 30 days	to current account or to a card account	free	YES	free
	180	-	9,00%	9,10%			-						YES	
	395	-	3,50%	3,70%			-						YES	
	740	-	4,50%	4,70%			-						NO	
SIGUR fixed rate	365	-	11,50%	-	1.000	1.000	-	YES	NO	Quarterly	Capitalisation	free	YES	free
	1460	-	12,50%	-			-							
SIGUR floating rate ¹	1830	-	13,00%	-	-	-	-	-	-	-	-	-	-	-
USD/EUR														
CURRENT ACCOUNT IN USD/EUR (floating rate)														
Current account	-	-	0,00%	0,00%	0	0	-	YES	YES	Monthly	Capitalisation	50 MDL*	YES	0
SAVINGS ACCOUNT IN USD (floating rate)														
PENSIONAR	1460	-	0,25%	-	10	10	-	YES	YES	Monthly	Capitalisation	free	YES	20MDL
AVANTAJ	1460	-	0,05%	0,05%	100	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	50	10 000	YES	YES	Monthly	Capitalisation	free	YES	20MDL***
SAVINGS ACCOUNT IN EUR (floating rate)														
PENSIONAR	1460	-	0,15%	-	10	10	-	YES	YES	Monthly	Capitalisation	free	YES	20MDL
AVANTAJ	1460	-	0,02%	0,02%	100	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	30	10 000	YES	YES	Monthly	Capitalisation	free	YES	20MDL***
TERM DEPOSIT IN USD														
CLASSIC floating rate	90	-	0,05%	0,10%	100	100	-	NO	NO	Every 30 days	to current account or to a card account	free	YES	free
	180	-	0,20%	0,25%			-						YES	
	395	-	0,35%	0,40%			-						YES	
	740	-	0,35%	0,40%			-						NO	
	1095	-	0,35%	0,40%			-						NO	
PENSIONAR + floating rate	395	-	0,75%	-	50	50	-	YES	NO	Quarterly	Capitalisation	free	NO	free
	730	-	0,75%	-			-							
TERM DEPOSIT IN EUR														
CLASSIC floating rate	90	-	0,05%	0,10%	100	100	-	NO	NO	Every 30 days	to current account or to a card account	free	YES	free
	180	-	0,05%	0,10%			-						YES	
	395	-	0,10%	0,15%			-						YES	
	740	-	0,10%	0,15%			-						NO	
	1095	-	0,10%	0,15%			-						NO	
PENSIONAR + floating rate	395	-	0,15%	-	50	50	-	YES	NO	Quarterly	Capitalisation	free	NO	free
	730	-	0,15%	-			-							

Note: For the term deposits and saving accounts in MDL for the holders of packages MobISante will be applied Standard interest rate + 0,25%
 For the term deposits in MDL with min. amount of 5000 MDL for the holders of packages MERCI SENIOR will be applied Standard interest rate + 0,25%
 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.

¹Fixed rate until 31.05.2023

CONDITIONS FOR SAVINGS AND DEPOSITS EXCLUDED

beginning 01.11.2022

Deposit name	Term		Interest rate		first deposit	minimal balance	maximal balance	supp-lying	partial withdrawal	interest payment	payment method	commission for account opening	renewal	commission for account closing
	days	months	in Sucursală	OTP Internet/Mobile Banking										
MDL														
CONTURI DE ECONOMII MDL (rată flotantă)														
PENSIONAR	1460	-	2,75%	-	100	100	2 000 000	YES	YES	monthly	capitalisation	free	YES	20MDL
MOBIRUZA*	-	-	2,75%	-	1000	1000	500.000	YES	NO	semester	capitalisation	free	YES	20MDL
MOBIAS PROFIT	-	-	1,55%	-	500	500	75 000	YES	YES	monthly	capitalisation	free	YES	20MDL***
ePROFIT	-	-	1,55%	-	0	-	75 000	YES****	YES****	monthly	capitalisation	free	YES	20MDL***
MOBIAS TĪNAR**	-	-	2,75%	-	500	500	75 000	YES	YES	monthly	capitalisation	free	YES	20MDL***
MERCI *****	-	-	0.%+ bonus 3%*****	-	0	0	50 000	YES	YES	monthly	capitalisation	free	YES	20MDL***
MERCI SENIOR *****	-	-	0.%+ bonus 3%*****	-	0	0	1 000 000	YES	YES	monthly	capitalisation	free	YES	20MDL

DEPOZITE LA TERMEN ÎN MDL

PENSIONAR + floating rate	395	-	4,00%	-	1.000	1.000	-	YES	NO	Quarterly	Capitalisation	free	NO	free
PENSIONAR+ Promo* floating rate	395	-	6,25%	-	1.000	1.000	-	YES	NO	Quarterly	Capitalisation	free	NO	free
	730	-	6,50%	-			-							
CLASSIC floating rate	365	-	3,50%	-	500	500	-	NO	NO	every 30 days	to current account or to a card account	free	YES	free
CLASSIC fixe rate	30	-	0,25%	0,45%	500	500	-	NO	NO	Every 30 days	to current account or to a card account	free	YES	free
OPTIM fixed rate	395	-	12,50%	13,00%	5.000	5.000	-	NO	NO	Every 30 days	to current account or to a card account	free	NO	free
GENEROS fixed rate	456	-	13,00%	13,50%	5.000	5.000	-	NO	NO	Every 30 days	to current account or to a card account	free	NO	free

USD/EUR

SAVINGS ACCOUNT IN USD (floating rate)

MOBIRUZA*	-	-	0,25%	-	50	50	25.000	YES	NO	annual	capitalisation	free	YES	20MDL
ePROFIT	-	-	0,10%	-	0	0	5 000	YES****	YES****	monthly	capitalisation	free	YES	20MDL***
MOBIAS PROFIT	-	-	0,10%	-	15	15	5 000	YES	YES	monthly	capitalisation	free	YES	20MDL***
MOBIAS TĪNAR**	-	-	0,25%	-	50	50	7 000	YES	YES	monthly	capitalisation	free	YES	20MDL***

TERM DEPOSIT IN USD

CLASSIC floating rate	365	-	0,60%	-	100	100	-	NO	NO	every 30 days	to current account or to a card account	free	YES	free
-----------------------	-----	---	-------	---	-----	-----	---	----	----	---------------	---	------	-----	------

SAVINGS ACCOUNT IN EUR (floating rate)

MOBIRUZA*	-	-	0,15%	-	50	50	25.000	YES	NO	annual	capitalisation	free	YES	20MDL
ePROFIT	-	-	0,05%	-	0	0	5 000	YES****	YES****	monthly	capitalisation	free	YES	20MDL***
MOBIAS PROFIT	-	-	0,05%	-	15	15	5 000	YES	YES	monthly	capitalisation	free	YES	20MDL***
MOBIAS TĪNAR**	-	-	0,15%	-	30	30	5 000	YES	YES	monthly	capitalisation	free	YES	20MDL***

TERM DEPOSIT IN EUR

CLASSIC floating rate	365	-	0,20%	-	100	100	-	NO	NO	every 30 days	to current account or to a card account	free	YES	free
-----------------------	-----	---	-------	---	-----	-----	---	----	----	---------------	---	------	-----	------

Note:

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 TĪNAR, MOBIAS PROFIT, eProfit, MERCI in first year of service is 150MDL. Free of charge the account closing of MOBIAS COPIL and of MOBIAS TĪNAR 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

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

Example of calculation for interest in case of unchanged savings or deposit account balance during 30 days:

$$\frac{15\,000 \cdot 5 \cdot 30 \text{ days}}{365 \cdot 100} = 61.64$$