

### Information on the conditions for issuing and servicing debit cards for individuals

Information on terms and tariffs established for debit card holders				
General Conditions				
Product Name	Mastercard Standard	Visa Classic	Mastercard Gold	Visa Gold
Account currency	EUR	MDL/USD/EUR	MDL/EUR	MDL/USD/EUR
Opening of current account with attached card			30 MDL	
Annual card maintenance fee	3 EUR / 2 EUR*			15 EUR
Modification of PIN code at OTP Bank's ATMs			NO FEE	
Înlocuire card din motiv de pierdere/furt/deteriorare			3 EUR	
Fees for operations and services				
Supply the bank card				
Supplying card account via transfer			NO FEE	
Supplying the card's account through CASH IN service at OTP Bank ATM			NO FEE	
Cash withdrawal				
Using OTP Bank ATMs for cash withdrawal			0.03 EUR	
Using ATMs / POS of other banks from Moldova for cash withdrawal			0.6% + 1.9 EUR	
Using ATMs / POS of other banks abroad for cash withdrawal			1.20% + 2.9 EUR	
Cash withdrawal at OTP Bank cash desks for amounts that do not exceed 20.000 MDL			1% min 5 MDL	
View account balance				
Balance inquiry at OTP Bank ATMs		0.02 EUR		NO FEE
Mini statement at OTP Bank ATMs		0.02 EUR		NO FEE
Visualization of balance at ATMs of other banks from Moldova and abroad			0.5 EUR	
Other fees				
Fee for unjustified contestation of payment, for each transaction			20 EUR	
Note				
* for holders of term deposits during the validity of the card				
Daily card usage limits	Maximum of operations Nr.	Maximum amount MDL / EUR / USD	Maximum of operations Nr.	Maximum amount MDL / EUR / USD
Cash Withdrawal	15	15 000 MDL / 2 000 USD / 1 500 EUR	20	50 000 MDL / 3 500 USD / 3 000 EUR
POS Payments	15	40 000 MDL / 3 000 USD / 2 000 EUR	30	60 000 MDL / 4 000 USD / 3 500 EUR
Total	25	60 000 MDL / 4 500 USD / 3 000 EUR	30	100 000 MDL / 6 500 USD / 6 000 EUR

Applied from  
01.12.2023

Ex: Vasilsa Curarari