

Information on the conditions for issuing and servicing Premium cards

Informa	tion on the conditions and fees established for Premium cardholders			
General Conditions				
Product Name	Visa Platinum		Visa Infinite	
Account currency	MDL/EUR/USD			
Opening of current account with attached card		0 MDL		
Annual card maintenance fee	108 EUR	·		
Modification of PIN code at OTP Bank's ATMs	100 2011	NO FEE		
Card replacement due to loss/theft/damage		10 EUR		
Fees for operations and services		10 20 1		
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		NOTEL		
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	0.0% 11.5 LOK	0 EUR	
Cash withdrawal at OTP Bank cash desks for amounts that do not exceed 20.000 MDL	1.20/0 · 2.3 LON	1% min 5 MDL	0 LOIN	
View account balance		1/0 Hill 5 WDL		
Balance inquiry at OTP Bank ATMs		0 EUR		
Mini statement at OTP Bank ATMs		0 EUR		
Visualization of balance at ATMs of other banks from Moldova and abroad		0.5 EUR		
Other fees		0.3 LOR		
Fee for unjustified contestation of payment, for each transaction		20 EUR		
ree for unjustified contestation of payment, for each transaction	Maximum of operations			nt
Daily card usage limits	Nr.	MDL	EUR	USD
Cash Withdrawal	40	50 000	3 000	3 000
POS Payments	40	250 000	12 000	12 000
Total	70	280 000	14 000	14 000
Information on condition				
Information on condition	ons and fees for Premium cardholders issued under the Platinum and I	lite packages		
General Conditions	ons and fees for Premium cardholders issued under the Platinum and I	lite packages		
	ons and fees for Premium cardholders issued under the Platinum and I Mastercard Platinum Visa Platinum			Visa Infinite
General Conditions		MasterCard World Elite		Visa Infinite MDL/EUR/USD
General Conditions Product Name	Mastercard Platinum Visa Platinum	MasterCard World Elite		
General Conditions Product Name Account currency	Mastercard Platinum Visa Platinum	MasterCard World Elite MDL		
General Conditions Product Name Account currency Opening of current account with attached card Modification of PIN code at OTP Bank's ATMs	Mastercard Platinum Visa Platinum	MasterCard World Elite MDL 0 MDL		
General Conditions Product Name Account currency Opening of current account with attached card	Mastercard Platinum Visa Platinum	MasterCard World Elite MDL 0 MDL NO FEE		
General Conditions Product Name Account currency Opening of current account with attached card Modification of PIN code at OTP Bank's ATMs Card replacement due to loss/theft/damage Fees for operations and services	Mastercard Platinum Visa Platinum	MasterCard World Elite MDL 0 MDL NO FEE		
General Conditions Product Name Account currency Opening of current account with attached card Modification of PIN code at OTP Bank's ATMs Card replacement due to loss/theft/damage Fees for operations and services Supply the bank card	Mastercard Platinum Visa Platinum	MasterCard World Elite MDL 0 MDL NO FEE		
General Conditions Product Name Account currency Opening of current account with attached card Modification of PIN code at OTP Bank's ATMs Card replacement due to loss/theft/damage Fees for operations and services Supply the bank card Supplying card account via transfer	Mastercard Platinum Visa Platinum	MasterCard World Elite MDL 0 MDL NO FEE 10 EUR		
General Conditions Product Name Account currency Opening of current account with attached card Modification of PIN code at OTP Bank's ATMs Card replacement due to loss/theft/damage Fees for operations and services Supply the bank card	Mastercard Platinum Visa Platinum	MasterCard World Elite MDL 0 MDL NO FEE 10 EUR		
General Conditions Product Name Account currency Opening of current account with attached card Modification of PIN code at OTP Bank's ATMs Card replacement due to loss/theft/damage Fees for operations and services Supply the bank card Supplying card account via transfer Supplying the card's account through CASH IN service at OTP Bank ATM Cash withdrawal	Mastercard Platinum Visa Platinum	MasterCard World Elite MDL 0 MDL NO FEE 10 EUR		
General Conditions Product Name Account currency Opening of current account with attached card Modification of PIN code at OTP Bank's ATMs Card replacement due to loss/theft/damage Fees for operations and services Supply the bank card Supplying card account via transfer Supplying the card's account through CASH IN service at OTP Bank ATM Cash withdrawal Using OTP Bank ATMs for cash withdrawal	Mastercard Platinum Visa Platinum	MasterCard World Elite MDL 0 MDL NO FEE 10 EUR NO FEE NO FEE 0.03 EUR		
General Conditions Product Name Account currency Opening of current account with attached card Modification of PIN code at OTP Bank's ATMs Card replacement due to loss/theft/damage Fees for operations and services Supply the bank card Supplying card account via transfer Supplying the card's account through CASH IN service at OTP Bank ATM Cash withdrawal Using OTP Bank ATMs for cash withdrawal Using ATMs / POS of other banks from Moldova for cash withdrawal	Mastercard Platinum Visa Platinum MDL MDL/EUR/USI	MasterCard World Elite MDL 0 MDL NO FEE 10 EUR NO FEE NO FEE	O EUR	
General Conditions Product Name Account currency Opening of current account with attached card Modification of PIN code at OTP Bank's ATMs Card replacement due to loss/theft/damage Fees for operations and services Supply the bank card Supplying card account via transfer Supplying the card's account through CASH IN service at OTP Bank ATM Cash withdrawal Using OTP Bank ATMs for cash withdrawal Using ATMs / POS of other banks from Moldova for cash withdrawal Using ATMs / POS of other banks abroad for cash withdrawal	Mastercard Platinum Visa Platinum	MasterCard World Elite MDL 0 MDL NO FEE 10 EUR NO FEE NO FEE 0.03 EUR 0.6% + 1.9 EUR	O EUR	
General Conditions Product Name Account currency Opening of current account with attached card Modification of PIN code at OTP Bank's ATMs Card replacement due to loss/theft/damage Fees for operations and services Supply the bank card Supplying card account via transfer Supplying the card's account through CASH IN service at OTP Bank ATM Cash withdrawal Using OTP Bank ATMs for cash withdrawal Using ATMs / POS of other banks from Moldova for cash withdrawal Using ATMs / POS of other banks abroad for cash withdrawal Cash withdrawal at OTP Bank cash desks for amounts that do not exceed 20.000 MDL	Mastercard Platinum Visa Platinum MDL MDL/EUR/USI	MasterCard World Elite MDL 0 MDL NO FEE 10 EUR NO FEE NO FEE 0.03 EUR	0 EUR	
General Conditions Product Name Account currency Opening of current account with attached card Modification of PIN code at OTP Bank's ATMs Card replacement due to loss/theft/damage Fees for operations and services Supply the bank card Supplying card account via transfer Supplying the card's account through CASH IN service at OTP Bank ATM Cash withdrawal Using OTP Bank ATMs for cash withdrawal Using ATMs / POS of other banks from Moldova for cash withdrawal Using ATMs / POS of other banks abroad for cash withdrawal	Mastercard Platinum Visa Platinum MDL MDL/EUR/USI	MasterCard World Elite MDL 0 MDL NO FEE 10 EUR NO FEE NO FEE 0.03 EUR 0.6% + 1.9 EUR	0 EUR	
General Conditions Product Name Account currency Opening of current account with attached card Modification of PIN code at OTP Bank's ATMs Card replacement due to loss/theft/damage Fees for operations and services Supply the bank card Supplying card account via transfer Supplying the card's account through CASH IN service at OTP Bank ATM Cash withdrawal Using OTP Bank ATMs for cash withdrawal Using ATMs / POS of other banks from Moldova for cash withdrawal Using ATMs / POS of other banks abroad for cash withdrawal Cash withdrawal at OTP Bank cash desks for amounts that do not exceed 20.000 MDL View account balance	Mastercard Platinum Visa Platinum MDL MDL/EUR/USI	MasterCard World Elite MDL 0 MDL NO FEE 10 EUR NO FEE NO FEE 0.03 EUR 0.6% + 1.9 EUR	O EUR	
General Conditions Product Name Account currency Opening of current account with attached card Modification of PIN code at OTP Bank's ATMs Card replacement due to loss/theft/damage Fees for operations and services Supply the bank card Supplying card account via transfer Supplying the card's account through CASH IN service at OTP Bank ATM Cash withdrawal Using OTP Bank ATMs for cash withdrawal Using ATMs / POS of other banks abroad for cash withdrawal Using ATMs / POS of other bank sabroad for cash withdrawal Cash withdrawal at OTP Bank cash desks for amounts that do not exceed 20.000 MDL View account balance Balance inquiry at OTP Bank ATMs Mini statement at OTP Bank ATMs	Mastercard Platinum Visa Platinum MDL MDL/EUR/USI	MasterCard World Elite MDL 0 MDL NO FEE 10 EUR NO FEE NO FEE 0.03 EUR 0.6% + 1.9 EUR 1% min 5 MDL 0 EUR 0 EUR	O EUR	
General Conditions Product Name Account currency Opening of current account with attached card Modification of PIN code at OTP Bank's ATMs Card replacement due to loss/theft/damage Fees for operations and services Supply the bank card Supplying card account via transfer Supplying the card's account through CASH IN service at OTP Bank ATM Cash withdrawal Using OTP Bank ATMs for cash withdrawal Using ATMs / POS of other banks abroad for cash withdrawal Using ATMs / POS of other banks abroad for cash withdrawal Cash withdrawal at OTP Bank cash desks for amounts that do not exceed 20.000 MDL View account balance Balance inquiry at OTP Bank ATMs Mini statement at OTP Bank ATMs Visualization of balance at ATMs of other banks from Moldova and abroad	Mastercard Platinum Visa Platinum MDL MDL/EUR/USI	MasterCard World Elite MDL O MDL NO FEE 10 EUR NO FEE NO FEE 0.03 EUR 0.6% + 1.9 EUR 1% min 5 MDL	O EUR	
General Conditions Product Name Account currency Opening of current account with attached card Modification of PIN code at OTP Bank's ATMS Card replacement due to loss/theft/damage Fees for operations and services Supply the bank card Supplying card account via transfer Supplying the card's account through CASH IN service at OTP Bank ATM Cash withdrawal Using OTP Bank ATMs for cash withdrawal Using ATMs / POS of other banks abroad for cash withdrawal Using ATMs / POS of other banks abroad for cash withdrawal Cash withdrawal at OTP Bank cash desks for amounts that do not exceed 20.000 MDL View account balance Balance inquiry at OTP Bank ATMS Wisualization of balance at ATMs of other banks from Moldova and abroad Other fees	Mastercard Platinum Visa Platinum MDL MDL/EUR/USI	MasterCard World Elite MDL 0 MDL NO FEE 10 EUR NO FEE NO FEE 0.03 EUR 0.6% + 1.9 EUR 1% min 5 MDL 0 EUR 0 EUR 0.5 EUR	O EUR	
General Conditions Product Name Account currency Opening of current account with attached card Modification of PIN code at OTP Bank's ATMs Card replacement due to loss/theft/damage Fees for operations and services Supply the bank card Supplying card account via transfer Supplying the card's account through CASH IN service at OTP Bank ATM Cash withdrawal Using OTP Bank ATMs for cash withdrawal Using ATMs / POS of other banks abroad for cash withdrawal Using ATMs / POS of other banks abroad for cash withdrawal Cash withdrawal at OTP Bank cash desks for amounts that do not exceed 20.000 MDL View account balance Balance inquiry at OTP Bank ATMs Mini statement at OTP Bank ATMs Visualization of balance at ATMs of other banks from Moldova and abroad Other fees Fee for unjustified contestation of payment, for each transaction	Mastercard Platinum MDL MDL/EUR/USI 1.20% + 2.9 EUR	MasterCard World Elite MDL 0 MDL NO FEE 10 EUR NO FEE NO FEE 0.03 EUR 0.6% + 1.9 EUR 1% min 5 MDL 0 EUR 0 EUR		MDL/EUR/USD
General Conditions Product Name Account currency Opening of current account with attached card Modification of PIN code at OTP Bank's ATMs Card replacement due to loss/theft/damage Fees for operations and services Supply the bank card Supplying card account via transfer Supplying the card's account through CASH IN service at OTP Bank ATM Cash withdrawal Using OTP Bank ATMs for cash withdrawal Using ATMs / POS of other banks abroad for cash withdrawal Using ATMs / POS of other banks abroad for cash withdrawal Cash withdrawal at OTP Bank cash desks for amounts that do not exceed 20.000 MDL View account balance Balance inquiry at OTP Bank ATMs Mini statement at OTP Bank ATMs Visualization of balance at ATMs of other banks from Moldova and abroad Other fees	Mastercard Platinum MDL MDL/EUR/USI 1.20% + 2.9 EUR Maximum of operations	MasterCard World Elite MDL 0 MDL NO FEE 10 EUR NO FEE NO FEE 0.03 EUR 0.6% + 1.9 EUR 1% min 5 MDL 0 EUR 0 EUR 0.5 EUR	Maximum amou	MDL/EUR/USD
General Conditions Product Name Account currency Opening of current account with attached card Modification of PIN code at OTP Bank's ATMs Card replacement due to loss/theft/damage Fees for operations and services Supply the bank card Supplying card account via transfer Supplying the card's account through CASH IN service at OTP Bank ATM Cash withdrawal Using OTP Bank ATMs for cash withdrawal Using ATMs / POS of other banks from Moldova for cash withdrawal Using ATMs / POS of other banks abroad for cash withdrawal Cash withdrawal at OTP Bank cash desks for amounts that do not exceed 20.000 MDL View account balance Balance inquiry at OTP Bank ATMs Mini statement at OTP Bank ATMs Visualization of balance at ATMs of other banks from Moldova and abroad Other fees Fee for unjustified contestation of payment, for each transaction Daily card usage limits	Mastercard Platinum MDL MDL/EUR/USI 1.20% + 2.9 EUR	MasterCard World Elite MDL 0 MDL NO FEE 10 EUR NO FEE NO FEE 0.03 EUR 0.6% + 1.9 EUR 1% min 5 MDL 0 EUR 0 EUR 0 EUR 20 EUR	Maximum amou EUR	MDL/EUR/USD
General Conditions Product Name Account currency Opening of current account with attached card Modification of PIN code at OTP Bank's ATMs Card replacement due to loss/theft/damage Fees for operations and services Supply the bank card Supplying card account via transfer Supplying the card's account through CASH IN service at OTP Bank ATM Cash withdrawal Using OTP Bank ATMs for cash withdrawal Using ATMs / POS of other banks from Moldova for cash withdrawal Using ATMs / POS of other banks abroad for cash withdrawal Cash withdrawal at OTP Bank cash desks for amounts that do not exceed 20.000 MDL View account balance Balance inquiry at OTP Bank ATMs Mini statement at OTP Bank ATMs Visualization of balance at ATMs of other banks from Moldova and abroad Other fees Fee for unjustified contestation of payment, for each transaction Daily card usage limits Cash Withdrawal	Mastercard Platinum MDL MDL/EUR/USI 1.20% + 2.9 EUR Maximum of operations Nr.	MasterCard World Elite MDL 0 MDL NO FEE 10 EUR NO FEE NO FEE 0.03 EUR 0.6% + 1.9 EUR 1% min 5 MDL 0 EUR 0 EUR 0 EUR 0 EUR 0 EUR 0 SEUR MDL	Maximum amou EUR 3 000	MDL/EUR/USD nt USD
General Conditions Product Name Account currency Opening of current account with attached card Modification of PIN code at OTP Bank's ATMs Card replacement due to loss/theft/damage Fees for operations and services Supply the bank card Supplying card account via transfer Supplying the card's account through CASH IN service at OTP Bank ATM Cash withdrawal Using OTP Bank ATMs for cash withdrawal Using ATMs / POS of other banks abroad for cash withdrawal Using ATMs / POS of other banks abroad for cash withdrawal Cash withdrawal at OTP Bank cash desks for amounts that do not exceed 20.000 MDL View account balance Balance inquiry at OTP Bank ATMs Mini statement at OTP Bank ATMs Visualization of balance at ATMs of other banks from Moldova and abroad Other fees Fee for unjustified contestation of payment, for each transaction	Mastercard Platinum MDL MDL/EUR/USI 1.20% + 2.9 EUR Maximum of operations Nr. 40	MasterCard World Elite MDL 0 MDL NO FEE 10 EUR NO FEE NO FEE 0.03 EUR 0.6% + 1.9 EUR 1% min 5 MDL 0 EUR 0 EUR 0 5 EUR 20 EUR MDL 50 000	Maximum amou EUR	MDL/EUR/USD nt USD 3 000



Information on the conditions and fees established for Premium Credit card holders *						
General Conditions						
Product Name	MasterCard Gold	MasterCard Platinum	MasterCard World Elite			
Account currency		MDL				
Opening of current account with attached card	0 MDL					
Annual card maintenance fee	15 EUR	100 EUR	300 EUR			
Modification of PIN code at OTP Bank's ATMs		NO FEE				
Card replacement due to loss/theft/damage		10 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		3%				
Using ATMs / POS of other banks from Moldova for cash withdrawal		3.5% min. 0.5 EUR				
Using ATMs / POS of other banks abroad for cash withdrawal		3.5% min 3EUR				
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 EUR					
Mini statement at OTP Bank ATMs	0 EUR					
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						
* This type of card is only issued to special category customers						
Daily card usage limits	Maximum of operations		Maximum amount			
	Nr.		MDL			
Cash Withdrawal	40		50 000			
POS Payments	40		250 000			
Total	70		280 000			

Applied from 01.12.2023

Ex: Vasilisa Curarari