

### Information on the terms and conditions of issuing and servicing credit cards for individuals

Information on conditions and fees for credit card holders			
General Conditions			
Product Name	MasterCard Standard NEOS		Visa Gold Credit
Account currency			MDL
Opening of current account with attached card			0 MDL
Annual card maintenance fee			0 EUR
Modification of PIN code at OTP Bank's ATMs			1 EUR
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			1.9% + 0.6 EUR
Using ATMs / POS of other banks from Moldova for cash withdrawal			3% + 0.9 EUR
Using ATMs / POS of other banks abroad for cash withdrawal			3% + 2.9 EUR
View account balance			
Balance inquiry at OTP Bank ATMs			0.02 EUR
Mini statement at OTP Bank ATMs			0.02 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
Benefits			
Grace period for payments at merchants			up to 60 days
Daily card usage limits	Maximum of operations		Maximum amount
	Nr.		MDL
Cash Withdrawal	15		30 000 MDL
POS Payments	15		40 000 MDL
Total	25		60 000 MDL

Applied from  
"08" august 2022

Ex: Evgheni Baraga