

CONDITIONS OF INDIVIDUAL DEPOSITS - MDL

beginning 14.11.2023

Deposit name	Term		Interest rate, %		Interest rate valid from, %		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	Branch	OTP Internet/ Mobile Banking										
MDL																
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 USD/ EUR (floating rate)																
UNIVERSAL	1460	-	0.70%	0.70%	-	-	200	0 - 20 000	-	YES	YES	Monthly	Capitalisation	free	YES	20 MDL***
			1.70%	1.70%	-	-		20 001- 1 000 000	-							
			2.70%	2.70%	-	-		1 000 001- unlimited	-							
SIGUR □	1460	-	2.17%	-	-	-	500	500	-	YES	YES	Monthly	Capitalisation	free	YES	20MDL
AVANTAJ	1460	-	0.75%	0.75%	-	-	1,000	1000 - 9 999	-	YES	YES	Quarterly	Capitalisation	free	YES	20MDL***
			1.25%	1.25%	-	-		10 000 - 99 999	-							
			1.50%	1.50%	-	-		100 000 - 399 999	-							
			1.75%	1.75%	-	-		> 400 000	-							
MOBIAS COPIL**	-	-	2.17%	-	-	-	500	500	1,000,000	YES	YES	Monthly	Capitalisation	free	-	20MDL***
TERM DEPOSIT IN MDL																
RAPID <small>fixed rate</small>	90	-	1.75%	2.00%	-	-	5,000	5,000	-	NO	NO	Every 30 days	to current account or to a card account	free	NO	free
BASIC <small>fixed rate</small>	180	-	2.75%	3.00%	-	-	500	500	-	NO	NO	Every 30 days	to current account or to a card account	free	NO	free
SMART <small>floating rate¹</small>	395	-	3.75%	4.00%	-	-	5,000	5,000	-	NO	NO	Monthly	to current account or to a card account	free	NO	free
CLASSIC <small>floating rate</small>	90	-	4.25%	4.25%	-	-	500	500	-	NO	NO	Every 30 days	to current account or to a card account	free	YES	free
			4.50%	4.50%	-	-			YES							
			4.50%	4.75%	-	-			YES							
CLASSIC Promo <small>floating rate</small>	765	-	4.75%	5.00%	-	-	500	500	-	NO	NO	Every 30 days	to current account or to a card account	free	NO	free
			5.00%	5.25%	-	-			NO							

Note:

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:

opening amount 1 800 000 MDL, calculate in 3 levels → $20\,000 \cdot 0,70\% \cdot 30/365 = 11,51$ → $11,51 + 1369,32 + 1775,35 = 3156,18$ MDL interest for one month;
 $980\,000 \cdot 1,70\% \cdot 30/365 = 1369,32$
 $800\,000 \cdot 2,70\% \cdot 30/365 = 1775,35$

B. 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:

$\frac{15\,000 \cdot 5 \cdot 30 \text{ days}}{365 \cdot 100} = 61,64$

CONDITIONS OF INDIVIDUAL DEPOSITS - USD/EUR

beginning 14.11.2023

MDL																
Deposit name	Term		Interest rate		Interest rate valid from, %		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	Branch	OTP Internet/Mobile Banking										

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																
UNIVERSAL	1460	-	0.27%	0.27%	-	-	10	0 - 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	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																
RAPID fixed rate	90	-	0.50%	0.75%	-	-	100	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	100	-	NO	NO	Every 30 days	to current account or to a card account	free	NO	free
SMART floating rate¹	395	-	2.00%	2.25%	-	-	100	100	-	NO	NO	Monthly	to current account or to a card account	free	NO	free
CLASSIC floating rate	90	-	1.00%	1.25%	-	-	100	100	-	NO	NO	Every 30 days	to current account or to a card account	free	YES	free
	180	-	2.00%	2.25%	-	-									NO	
	395	-	2.50%	2.75%	-	-									NO	
	740	-	3.00%	3.25%	-	-									NO	
	1095	-	3.50%	3.75%	-	-									NO	
TERM DEPOSIT IN EUR																
RAPID fixed rate	90	-	0.25%	0.50%	-	-	100	100	-	NO	NO	Every 30 days	to current account or to a card account	free	NO	free
CLASSIC fixed rate	210	-	1.25%	1.50%	-	-	100	100	-	NO	NO	Every 30 days	to current account or to a card account	free	NO	free
SMART floating rate¹	395	-	1.75%	2.00%	-	-	100	100	-	NO	NO	Monthly	to current account or to a card account	free	NO	free
CLASSIC floating rate	90	-	0.75%	1.00%	-	-	100	100	-	NO	NO	Every 30 days	to current account or to a card account	free	YES	free
	180	-	1.75%	2.00%	-	-									NO	
	395	-	2.25%	2.50%	-	-									NO	
	740	-	2.75%	3.00%	-	-									NO	
	1095	-	3.25%	3.50%	-	-									NO	

Note:

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 USD/EUR**,

opening amount **90 000 USD/EUR**, calculate in 3 levels →

$$1\ 000 \cdot 0,27\% \cdot 31/365 = 0,22$$

$$49\ 000 \cdot 0,77\% \cdot 31/365 = 32,04$$

$$40\ 000 \cdot 1,17\% \cdot 31/365 = 39,74$$

$$\rightarrow 0,22 + 32,04 + 39,74 = 72 \text{ USD/EUR interest for one month;}$$

B. 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:

$$\frac{15\ 000 \cdot 5 \cdot 30 \text{ days}}{365 \cdot 100} = 61,64$$

CONDITIONS FOR SAVINGS AND DEPOSITS EXCLUDED

beginning 28.09.2023

Deposit name	Term		Interest rate		Interest rate valid from 13.10.23, %		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	Branch	OTP Internet/Mobile Banking										

MDL

CONTURI DE ECONOMII MDL (rată flotantă)																
PENSIONAR	1460	-	2.17%	-	-	-	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	free
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 TÎNĂR**	-	-	2.17%	-	-	-	500	500	75 000	YES	YES	monthly	capitalisation	free	YES	20MDL***
MERCI *****	-	-	2.17%	-	-	-	0	0	50 000	YES	YES	monthly	capitalisation	free	YES	20MDL***
MERCI SENIOR *****	-	-	2.17%	-	-	-	0	0	1 000 000	YES	YES	monthly	capitalisation	free	YES	20MDL

DEPOZITE LA TERMEN IN MDL

PENSIONAR + floating rate	395	-	2.00%	-	-	-	1,000	1,000	-	YES	NO	Quarterly	Capitalisation	free	NO	free
	730	-	3.00%	-	-	-										
PENSIONAR+ Promo floating rate	395	-	2.00%	-	-	-	1,000	1,000	-	YES	NO	Quarterly	Capitalisation	free	NO	free
	730	-	3.00%	-	-	-										
CLASSIC floating rate	365	-	2.50%	-	-	-	500	500	-	NO	NO	every 30 days	to current account or to a card account	free	YES	free
	740	-	3.50%	3.70%	-	-										
	1095	-	4.00%	4.20%	-	-										
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
	90	-	1.00%	1.20%	-	-										
	180	-	2.25%	2.45%	-	-										
	365	-	3.25%	3.45%	-	-										
OPTIM fixe 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 fixe 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
CLASSIC fixe rate	210	-	11.50%	12.00%	-	-	500	500	-	NO	NO	Every 30 days	to current account or to a card account	free	NO	free
OPTIM floating rate ¹	395	-	2.50%	3.00%	-	-	5,000	5,000	-	YES	NO	Every 30 days	to current account or to a card account	free	NO	free
SIGUR fixe rate	90	-	2.00%	-	-	-	1000	1,000	-	NO	NO	Every 30 days	to current account or to a card account	free	YES	free
	210	-	2.50%	-	-	-										
	395	-	3.00%	-	-	-										
SIGUR fixe rate	365	-	2.00%	-	-	-	1,000	1,000	-	YES	NO	Quarterly	Capitalisation	free	YES	free
SIGUR floating rate ²	1830	-	3.00%	-	-	-	-	-	-	-	-	-	-	-	-	-
ASCENDENT floating rate	-	17	3.00%	3.00%	-	-	5,000	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	50	25 000	YES	NO	annual	capitalisation	free	YES	free
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 TÎNĂR**	-	-	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
OPTIM floating rate ¹	395	-	2.25%	2.30%	-	-	100	100	-	YES	NO	Every 30 days	to current account or to a card account	free	NO	free
ASCENDENT floating rate ²	-	17	2.80%	2.80%	-	-	100	100	-	YES	NO	Monthly	to current account or to a card account	free	NO	free
PENSIONAR + floating rate	395	-	0.75%	-	-	-	50	50	-	YES	NO	Quarterly	Capitalisation	free	NO	free
	730	-	0.75%	-	-	-										
EXPRES fixe rate	-	5	1.25%	1.25%	-	-	100	100	-	NO	NO	Monthly	to current account or to a card account	free	YES	free
	-	9	1.75%	1.75%	-	-										
SUPREM floating rate ⁴	-	25	3.70%	3.75%	-	-	100	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	50	25 000	YES	NO	annual	capitalisation	free	YES	free
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 TÎNĂR**	-	-	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
OPTIM floating rate ¹	395	-	1.95%	2.00%	-	-	100	100	-	YES	NO	Every 30 days	to current account or to a card account	free	NO	free
ASCENDENT floating rate ²	-	17	2.50%	2.50%	-	-	100	100	-	YES	NO	Monthly	to current account or to a card account	free	NO	free
PENSIONAR + floating rate	395	-	0.15%	-	-	-	50	50	-	YES	NO	Quarterly	Capitalisation	free	NO	free
	730	-	0.15%	-	-	-										
EXPRES fixe rate	-	5	1.00%	1.00%	-	-	100	100	-	NO	NO	Monthly	to current account or to a card account	free	YES	free
	-	9	1.50%	1.50%	-	-										
SUPREM floating rate ⁴	-	25	3.45%	3.50%	-	-	100	100	-	NO	NO	Monthly	to current account or to a card account	free	NO	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 TÎNĂR, MOBIAS PROFIT, eProfit, MERCI in first year of service is 150MDL. Free of charge the account closing of MOBIAS COPIL 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

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 until 31.05.2023⁴ 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;