

## CONDITIONS OF INDIVIDUAL DEPOSITS - MDL

valid from 20.06.2024

Deposit name	Term, days	Current interest rate, %		Interest rate valid from, %		Minimal balance	Maximal balance	Supplying	Partial withdrawal	Interest payment	Payment method	Commission for account opening	Renewal	Commission for account closing
		Branch	OTP Internet/ Mobile Banking	Branch	OTP Internet/ Mobile Banking									

MDL

### CURRENT ACCOUNT IN MDL (floating rate)

<b>Current account</b>	-	0.00%	-	-	0	-	YES	YES	Monthly	Capitalisation	50 MDL*	-	0 MDL
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### SAVINGS ACCOUNT IN USD/ EUR (floating rate)

<b>UNIVERSAL</b>	1460	0.50%		-	-	200 - 20 000	-	YES	YES	Monthly	Capitalisation	free	YES	20 MDL***
		1.50%		-	-	20 001 - 1 000 000	-							
		2.50%		-	-	1 000 001 - unlimited	-							
<b>SIGUR</b>	1460	2.00%	-	-	-	500	-	YES	YES	Monthly	Capitalisation	free	YES	20MDL
<b>AVANTAJ</b>	1460	0.50%		-	-	1000 - 9 999	-	YES	YES	Quarterly	Capitalisation	free	YES	20MDL***
		1.00%		-	-	10 000 - 99 999	-							
		1.25%		-	-	100 000 - 399 999	-							
		1.50%		-	-	> 400 000	-							
<b>MOBIAS COPIIL**</b>	-	2.00%	-	-	-	500	1,000,000	YES	YES	Monthly	Capitalisation	free	-	20MDL***

### TERM DEPOSIT IN MDL

<b>RAPID fixed rate</b>	90	1.75%	2.00%	-	-	5,000	-	NO	NO	Every 30 days	to current account or to a card account	free	NO	free
<b>BASIC fixed rate</b>	180	2.25%	2.50%	-	-	500	-	NO	NO	Every 30 days	to current account or to a card account	free	NO	free
<b>SMART floating rate<sup>1</sup></b>	395	2.75%	3.00%	-	-	5,000	-	NO	NO	Monthly	to current account or to a card account	free	NO	free
<b>CLASSIC floating rate</b>	90	2.50%	2.50%	-	-	500	-	NO	NO	Every 30 days	to current account or to a card account	free	YES *	free
	180	3.00%	3.00%	-	-	-	-							
	395	3.00%	3.25%	-	-	-	-							
<b>CLASSIC Promo floating rate</b>	765	3.50%	3.75%	-	-	500	-	NO	NO	Every 30 days	to current account or to a card account	free	NO	free
	1095	3.75%	4.00%	-	-	-	-							

**Note:**

• Deposits opened via Internet/Mobile Banking are not automatically renewed, upon maturity the deposit balance is transferred to the customer's current account.

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 COPIIL, AVANTAJ, UNIVERSAL in first year of service is 150MDL. Free of charge the account closing of MOBIAS COPIIL at the client's age of 18 years old.

<sup>1</sup> 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**:  $20\ 000 * 0,50\% * 30/365 = 8,22$

opening amount **1 800 000 MDL**, calculate in 3 levels →  $980\ 000 * 1,50\% * 30/365 = 1208,22$  →  $8,22 + 1208,22 + 1643,84 = 3156,18$  MDL interest for one month;

$800\ 000 * 2,50\% * 30/365 = 1643,84$

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

Example of calculation for interest in case of unchanged savings or deposit account balance during 30 days:  $\frac{15\ 000 * 5 * 30 \text{ days}}{365 * 100} = 61,64$

## CONDITIONS OF INDIVIDUAL DEPOSITS - USD/EUR

valid from 20.06.2024

USD/EUR

Deposit name	Term, days	Current interest rate		Interest rate valid from, %		Minimal balance	Maximal balance	Supplying	Partial withdrawal	Interest payment	Payment method	Commission for account opening	Renewal	Commission for account closing
		Branch	OTP Internet/ Mobile Banking	Branch	OTP Internet/ Mobile Banking									

USD/EUR

### CURRENT ACCOUNT IN USD/EUR (floating rate)

<b>CURRENT ACCOUNT</b>	-	0.00%	0.00%	-	-	0	-	YES	YES	Monthly	Capitalisation	50 MDL*	-	0
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### SAVINGS ACCOUNT

<b>UNIVERSAL</b>	1460	0.27%	0.27%	-	-	10 - 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)

<b>PENSIONAR</b>	1460	0.25%	-	-	-	10	-	YES	YES	Monthly	Capitalisation	free	YES	20MDL
<b>AVANTAJ</b>	1460	0.05%	0.05%	-	-	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	-							
<b>MOBIAS COPII**</b>	-	0.25%	-	-	-	50	10 000	YES	YES	Monthly	Capitalisation	free	YES	20MDL***

### SAVINGS ACCOUNT IN EUR (floating rate)

<b>PENSIONAR</b>	1460	0.15%	-	-	-	10	-	YES	YES	Monthly	Capitalisation	free	YES	20MDL
<b>AVANTAJ</b>	1460	0.02%	0.02%	-	-	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	-							
<b>MOBIAS COPII**</b>	-	0.15%	-	-	-	30	10 000	YES	YES	Monthly	Capitalisation	free	YES	20MDL***

### TERM DEPOSIT IN USD

<b>RAPID fixed rate</b>	90	0.50%	0.75%	-	-	100	-	NO	NO	every 30 days	to current account or to a card account	free	NO	free
<b>CLASSIC fixed rate</b>	210	1.25%	1.50%	-	-	100	-	NO	NO	every 30 days	to current account or to a card account	free	NO	free
<b>SMART floating rate<sup>1</sup></b>	395	1.75%	2.00%	-	-	100	-	NO	NO	monthly	to current account or to a card account	free	NO	free
<b>CLASSIC floating rate</b>	90	0.75%	1.00%	-	-	100	-	NO	NO	every 30 days	to current account or to a card account	free	YES •	free
	180	1.50%	1.75%	-	-		-							
	395	2.00%	2.25%	-	-		-							
	740	2.50%	2.75%	-	-		-							
	1095	3.00%	3.25%	-	-		-							

### TERM DEPOSIT IN EUR

<b>RAPID fixed rate</b>	90	0.25%	0.50%	-	-	100	-	NO	NO	every 30 days	to current account or to a card account	free	NO	free
<b>CLASSIC fixed rate</b>	210	0.75%	1.00%	-	-	100	-	NO	NO	every 30 days	to current account or to a card account	free	NO	free
<b>SMART floating rate<sup>1</sup></b>	395	1.25%	1.50%	-	-	100	-	NO	NO	monthly	to current account or to a card account	free	NO	free
<b>CLASSIC floating rate</b>	90	0.25%	0.50%	-	-	100	-	NO	NO	every 30 days	to current account or to a card account	free	YES •	free
	180	1.00%	1.25%	-	-		-							
	395	1.50%	1.75%	-	-		-							
	740	2.00%	2.25%	-	-		-							
	1095	2.50%	2.75%	-	-		-							

Note:

• Deposits opened via Internet/Mobile Banking are not automatically renewed, upon maturity the deposit balance is transferred to the customer's current account.

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 COPII, AVANTAJ, UNIVERSAL in first year of service is 150MDL. Free of charge the account closing of MOBIAS COPII at the client's age of 18 years old.

<sup>1</sup> 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**.  
 $1\ 000 * 0.27\% * 30/365 = 0.22$   
 $49\ 000 * 0.77\% * 30/365 = 31.01$   
 $40\ 000 * 1.17\% * 30/365 = 39.74$   
 $\rightarrow 0.22 + 32.04 + 39.74 = 72\ USD/EUR$  interest for one month;

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

Example of calculation for interest in case of unchanged savings or deposit account balance during 30 days:  
 $\frac{15\ 000 * 5\% * 30\ \text{days}}{365 * 100} = 61.64$

## CONDITIONS FOR SAVINGS AND DEPOSITS EXCLUDED

valid from 20.06.2024

Deposit name	Term, days	Current interest rate		Interest rate valid from, %		minimal balance	maximal balance	supplying	partial withdrawal	interest payment	payment method	commission for account opening	renewal	commission for account closing
		Branch	OTP Internet/Mobile Banking	Branch	OTP Internet/Mobile Banking									

MDL

### SAVINGS ACCOUNT IN MDL (floating rate)

<b>PENSIONAR</b>	1460	2.00%	-	-	-	100	2 000 000	YES	YES	monthly	capitalisation	free	YES	20MDL
<b>MOBIRUZA*</b>	-	1.50%	-	-	-	1000	500 000	YES	NO	semester	capitalisation	free	YES	free
<b>MOBIAS PROFIT</b>	-	1.55%	-	-	-	500	75 000	YES	YES	monthly	capitalisation	free	YES	20MDL***
<b>ePROFIT</b>	-	1.55%	-	-	-	-	75 000	YES****	YES****	monthly	capitalisation	free	YES	20MDL***
<b>MOBIAS TINAR**</b>	-	2.00%	-	-	-	500	75 000	YES	YES	monthly	capitalisation	free	YES	20MDL***
<b>MERCI *****</b>	-	2.00%	-	-	-	0	50 000	YES	YES	monthly	capitalisation	free	YES	20MDL***
<b>MERCI SENIOR *****</b>	-	2.00%	-	-	-	0	1 000 000	YES	YES	monthly	capitalisation	free	YES	20MDL
<b>Atusprint/Atustart</b>	-	2.00%	-	-	-	-	-	-	-	-	-	-	-	-

### TERM DEPOSIT IN MDL

<b>CLASSIC floating rate</b>	365	2.50%	-	-	-	500	-	NO	NO	every 30 days	to current account or to a card account	free	YES	free
	1095	3.25%	3.50%	-	-								NO	
<b>CLASSIC fixe rate</b>	30	0.25%	0.45%	-	-	500	-	NO	NO	every 30 days	to current account or to a card account	free	YES •	free
	90	1.00%	1.20%	-	-									
	180	1.25%	1.50%	-	-									
	365	1.75%	2.00%	-	-									
<b>SIGUR fixed rate</b>	90	2.00%	-	-	-	1,000	-	NO	NO	every 30 days	to current account or to a card account	free	YES	free
	210	2.50%	-	-	-									
	395	2.75%	-	-	-									
<b>SIGUR fixed rate</b>	365	2.00%	-	-	-	1,000	-	YES	NO	quarterly	Capitalisation	free	YES	free
<b>SIGUR floating rate <sup>3</sup></b>	1830	3.00%	-	-	-									
<b>ASCENDENT floating rate</b>	17 (months)	2.75%		-	-	5,000	-	YES	NO	monthly	to current account or to a card account	free	NO	free

USD/EUR

### SAVINGS ACCOUNT IN USD (floating rate)

<b>MOBIRUZA*</b>	-	0.25%	-	-	-	50	25 000	YES	NO	annual	capitalisation	free	YES	free
<b>ePROFIT</b>	-	0.10%	-	-	-	0	5 000	YES****	YES****	monthly	capitalisation	free	YES	20MDL***
<b>MOBIAS PROFIT</b>	-	0.10%	-	-	-	15	5 000	YES	YES	monthly	capitalisation	free	YES	20MDL***
<b>MOBIAS TINAR**</b>	-	0.25%	-	-	-	50	7 000	YES	YES	monthly	capitalisation	free	YES	20MDL***

### TERM DEPOSIT IN USD

<b>CLASSIC floating rate</b>	365	0.60%	-	-	-	100	-	NO	NO	every 30 days	to current account or to a card account	free	YES	free
<b>ASCENDENT floating rate <sup>2</sup></b>	17 (months)	2.80%		-	-	100	-	YES	NO	monthly	to current account or to a card account	free	NO	free
<b>PENSIONAR + floating rate</b>	730	0.75%	-	-	-	1,000	-	YES	NO	semester	capitalisation	free	NO	free
<b>EXPRES fixed rate</b>	5 (months)	1.25%		-	-	100	-	NO	NO	monthly	to current account or to a card account	free	YES •	free
	9 (months)	1.25%		-	-									
<b>SUPREM floating rate <sup>4</sup></b>	25 (months)	2.20%	2.25%	-	-	100	-	NO	NO	monthly	to current account or to a card account	free	NO	free

### SAVINGS ACCOUNT IN EUR (floating rate)

<b>MOBIRUZA*</b>	-	0.15%	-	-	-	50	25 000	YES	NO	annual	capitalisation	free	YES	free
<b>ePROFIT</b>	-	0.05%	-	-	-	0	5 000	YES****	YES****	monthly	capitalisation	free	YES	20MDL***
<b>MOBIAS PROFIT</b>	-	0.05%	-	-	-	15	5 000	YES	YES	monthly	capitalisation	free	YES	20MDL***
<b>MOBIAS TINAR**</b>	-	0.15%	-	-	-	30	5 000	YES	YES	monthly	capitalisation	free	YES	20MDL***

### TERM DEPOSIT IN EUR

<b>CLASSIC floating rate</b>	365	0.20%	-	-	-	100	-	NO	NO	every 30 days	to current account or to a card account	free	YES	free
<b>ASCENDENT floating rate <sup>2</sup></b>	17 (months)	2.50%		-	-	100	-	YES	NO	monthly	to current account or to a card account	free	NO	free
<b>EXPRES fixed rate</b>	5 (months)	1.00%		-	-	100	-	NO	NO	monthly	to current account or to a card account	free	YES •	free
	9 (months)	1.00%		-	-									
<b>SUPREM floating rate <sup>4</sup></b>	25 (months)	1.95%	2.00%	-	-	100	-	NO	NO	monthly	to current account or to a card account	free	NO	free

**Note:**

• Deposits opened via Internet/Mobile Banking are not automatically renewed, upon maturity the deposit balance is transferred to the customer's current account.

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

<sup>1</sup> Fixed rate for the first 6 months. Floating for the next 7 months.

<sup>2</sup> Fixed rate for the first 7 months. Floating for the next 10 months.

<sup>3</sup> Fixed rate until 31.05.2023

<sup>4</sup> 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;