

Information on the conditions for issuing and servicing Premium cards

Inform	nation on the conditions and fees established for Premium cardholders				
General Conditions					
Product Name	Visa Platinum		Visa Infinite		
Account currency	MDL/EUR/USD		MDL/EUR/USD		
Opening of current account with attached card	· ·	0 MDL			
Annual card maintenance fee	108 EUR	108 EUR 288 EUR			
Modification of PIN code at OTP Bank's ATMs		NO FEE			
Card replacement due to loss/theft/damage		NOTEE 10 EUR			
ees for operations and services		20 2011			
upply 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			
ash withdrawal		NOTEL			
Using OTP Bank ATMs for cash withdrawal		.03 EUR			
Using ATMs / POS of other banks from Moldova for cash withdrawal					
Using ATMs / PUS of other banks from Moldova for cash withdrawai	0.69	0.6% + 1.9 EUR			
Using ATMs / POS of other banks abroad for cash withdrawal	1.20% + 2.9 EUR	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			
iew 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		D.5 EUR			
ther fees					
Fee for unjustified contestation of payment, for each transaction		20 EUR			
Daily card usage limits	Maximum of operations	Maximum amount			
	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	
	n conditions and fees for Premium cardholders issued under the Platinum, Elite, atinum, Family Ring Platinum, Payment Ring Infinite, Family Ring Infinite packages				
eneral Conditions	annun, running ruuman, rugmene king minitee, running king minitee puekuges				
eneral Conditions Product Name	Mastercard Platinum Visa Platinum	MasterCard World Elite		Visa Infinite	
		MasterCard World Elite MDL		Visa Infinite MDL/EUR/USD	
Product Name Account currency	Mastercard Platinum Visa Platinum MDL MDL/EUR/USD				
Product Name Account currency Opening of current account with attached card	Mastercard Platinum Visa Platinum MDL MDL/EUR/USD	MDL			
Product Name Account currency Opening of current account with attached card Modification of PIN code at OTP Bank's ATMs	Mastercard Platinum Visa Platinum MDL MDL/EUR/USD	MDL 0 MDL NO FEE			
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	Mastercard Platinum Visa Platinum MDL MDL/EUR/USD	MDL 0 MDL			
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	Mastercard Platinum Visa Platinum MDL MDL/EUR/USD	MDL 0 MDL NO FEE			
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 tes for operations and services upply the bank card	Mastercard Platinum Visa Platinum MDL MDL/EUR/USD	MDL 0 MDL NO FEE 10 EUR			
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 tes for operations and services upply the bank card Supplying card account via transfer	Mastercard Platinum Visa Platinum MDL MDL/EUR/USD	MDL 0 MDL NO FEE 10 EUR			
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 tes for operations and services upply the bank card Supplying card account via transfer Supplying the card's account through CASH IN service at OTP Bank ATM	Mastercard Platinum Visa Platinum MDL MDL/EUR/USD	MDL 0 MDL NO FEE 10 EUR			
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 tes for operations and services upply the bank card Supplying card account via transfer Supplying the card's account through CASH IN service at OTP Bank ATM sh withdrawal	Mastercard Platinum Visa Platinum MDL MDL/EUR/USD	MDL 0 MDL NO FEE 10 EUR			
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 est for operations and services upply the bank card Supplying card account via transfer Supplying the card's account through CASH IN service at OTP Bank ATM sah withdrawal Using OTP Bank ATMs for cash withdrawal	Mastercard Platinum Visa Platinum MDL MDL/EUR/USD	MDL 0 MDL NO FEE 10 EUR NO FEE NO FEE			
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 es for operations and services pply the bank card Supplying card account via transfer Supplying the card's account through CASH IN service at OTP Bank ATM sh withdrawal Using OTP Bank ATMs for cash withdrawal	Mastercard Platinum Visa Platinum MDL MDL/EUR/USD	MDL 0 MDL NO FEE 10 EUR			
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 ees for operations and services upply the bank card Supplying card account via transfer Supplying the card's account through CASH IN service at OTP Bank ATM ash withdrawal	Mastercard Platinum Visa Platinum MDL MDL/EUR/USD	MDL 0 MDL NO FEE 10 EUR NO FEE NO FEE	0 EUR * 1.20% + 2.9 EUR *	MDL/EUR/USD	
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 ses for operations and services upply the bank card Supplying card account via transfer Supplying the card's account through CASH IN service at OTP Bank ATM seth withdrawal Using OTP Bank ATMs for cash withdrawal Using ATMs / POS of other banks from Moldova for cash withdrawal	Mastercard Platinum MDL MDL MDL/EUR/USD CO 0.69 1.20% + 2.9 EUR	MDL 0 MDL NO FEE 10 EUR NO FEE NO FEE	0 EUR*	MDL/EUR/USD	
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 tes for operations and services upply the bank card Supplying card account via transfer Supplying card account via transfer Supplying the card's account through CASH IN service at OTP Bank ATM sets 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 MDL MDL MDL/EUR/USD CO 0.69 1.20% + 2.9 EUR	MDL 0 MDL NO FEE 10 EUR NO FEE NO FEE .03 EUR 6+1.9 EUR	0 EUR*	MDL/EUR/USD	
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 tes for operations and services upply the bank card Supplying card account via transfer Supplying the card's account through CASH IN service at OTP Bank ATM sh 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/USD	MDL 0 MDL NO FEE 10 EUR NO FEE NO FEE .03 EUR 6+1.9 EUR	0 EUR*	MDL/EUR/USD	
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 es for operations and services Ipply the bank card Supplying card account via transfer Supplying the card's account through CASH IN service at OTP Bank ATM Ish 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 ew account balance	Mastercard Platinum Visa Platinum MDL MDL/EUR/USD	MDL 0 MDL NO FEE 10 EUR NO FEE NO FEE 0.03 EUR 6+1.9 EUR	0 EUR*	MDL/EUR/USD	
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 es for operations and services piply the bank card Supplying card account via transfer Supplying the card's account through CASH IN service at OTP Bank ATM sh 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 eww account balance Balance inquiry at OTP Bank ATMs Mini statement at OTP Bank ATMS	Mastercard Platinum Visa Platinum MDL MDL/EUR/USD	MDL 0 MDL NO FEE 10 EUR NO FEE NO FEE .03 EUR 6+1.9 EUR 0 EUR 0 EUR	0 EUR*	MDL/EUR/USD	
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 es for operations and services pply the bank card Supplying card account via transfer Supplying the card's account through CASH IN service at OTP Bank ATM sh 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 ew 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/USD	MDL 0 MDL NO FEE 10 EUR NO FEE NO FEE .03 EUR 6+1.9 EUR min 5 MDL 0 EUR	0 EUR*	MDL/EUR/USD	
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 es for operations and services upply the bank card Supplying card account via transfer Supplying the card's account through CASH IN service at OTP Bank ATM sish 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 ew 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 ther fees	Mastercard Platinum Visa Platinum MDL MDL/EUR/USD	MDL 0 MDL NO FEE 10 EUR NO FEE NO FEE .0.03 EUR 6+1.9 EUR 0 EUR 0 EUR 0 EUR 0 EUR	0 EUR*	MDL/EUR/USD	
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 es for operations and services upply the bank card Supplying card account via transfer Supplying the card's account through CASH IN service at OTP Bank ATM ssh 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 ew 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 ther fees Fee for unjustified contestation of payment, for each transaction	Mastercard Platinum Visa Platinum MDL MDL/EUR/USD	MDL 0 MDL NO FEE 10 EUR NO FEE NO FEE .03 EUR 6+1.9 EUR 0 EUR 0 EUR	0 EUR * 1.20% + 2.9 EUR *	MDL/EUR/USD	
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 tes for operations and services upply the bank card Supplying card account via transfer Supplying card account via transfer Supplying the card's account through CASH IN service at OTP Bank ATM sish 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 the account balance Balance inquiry at OTP Bank ATMs Mini statement at OTP Bank ATMs Mini statement at OTP Bank ATMs Visualization of balance at ATMs of other banks from Moldova and abroad Using For unjustified contestation of payment, for each transaction	Mastercard Platinum MDL MDL MDL/EUR/USD CO 0.69 1.20% + 2.9 EUR Maximum of operations	MDL 0 MDL NO FEE 10 EUR NO FEE NO FEE .03 EUR 6+1.9 EUR 0 EUR 0 EUR 0 EUR 0 EUR 20 EUR	0 EUR * 1.20% + 2.9 EUR *	MDL/EUR/USD	
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 sees for operations and services upply the bank card Supplying card account via transfer Supplying card account via transfer Supplying the card's account through CASH IN service at OTP Bank ATM set 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 iew account balance Balance inquiry at OTP Bank ATMs Wisualization of balance at ATMs of other banks from Moldova and abroad ther fees Fee for unjustified contestation of payment, for each transaction aily card usage limits	Maximum of operations Maximum of operations Nr.	MDL 0 MDL NO FEE 10 EUR NO FEE NO FEE .03 EUR 6+1.9 EUR 0 EUR 0 EUR 0 EUR 20 EUR	0 EUR * 1.20% + 2.9 EUR * Maximum amour EUR	MDL/EUR/USD * USD	
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 ees for operations and services upply the bank card Supplying card account via transfer Supplying the card's account through CASH IN service at OTP Bank ATM ash 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 iew account balance Balance inquiry at OTP Bank ATMs Mini statement at OTP Bank ATMs Mini statement at OTP Bank ATMs Visualization of balance at ATMs of other banks from Moldova and abroad ther fees Fee for unjustified contestation of payment, for each transaction aily card usage limits Cash Withdrawal	Maximum of operations Nr. 40	MDL 0 MDL NO FEE 10 EUR NO FEE .0.03 EUR 6+ 1.9 EUR D EUR 0 EUR 0 EUR 0.5 EUR 20 EUR 50 000	0 EUR * 1.20% + 2.9 EUR * Maximum amour EUR 3 000	MDL/EUR/USD * USD 3 000	
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 ees for operations and services upply the bank card Supplying card account via transfer Supplying the card's account through CASH IN service at OTP Bank ATM ash 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 flew 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 Vaily card usage limits	Maximum of operations Maximum of operations Nr.	MDL 0 MDL NO FEE 10 EUR NO FEE NO FEE .03 EUR 6+1.9 EUR 0 EUR 0 EUR 0 EUR 20 EUR	0 EUR * 1.20% + 2.9 EUR * Maximum amour EUR	MDL/EUR/USD * USD	



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			
ees 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 3 EUR				
Cash withdrawal at OTP Bank cash desks for amounts that do not exceed 20.000 MDL	1% min 5 MDL				
/iew 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				
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		280 000		
Note					

Applied from 13.02.2024

** The fee shall enter into force on 02.05.2024.

***This type of card is only issued to special category customers

Ex: Evgheni Baraga