

## CONDITIONS OF INDIVIDUAL DEPOSITS

beginning 15.10.2021

MDL												
Deposit name	term, days	Interest rate		first deposit	minimal balance	maximal balance	supplying	partial withdrawal	interest payment	payment method	commission for account opening	commission for account closing
		Branch	OTP Internet/Mobile Banking									

CURRENT ACCOUNT IN MDL (floating rate)

Current account	-	0.00%	0.00%	0	0	-	YES	YES	Monthly	Capitalisation	50 MDL*	0 MDL
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SAVINGS ACCOUNT IN MDL (floating rate)

PENSIONAR	1460	2.75%	-	100	100	2 000 000	YES	YES	Monthly	Capitalisation	free	20MDL
AVANTAJ	1460	1.25%	1.25%	1,000	1000- 9 999	-	YES	YES	Quarterly	Capitalisation	free	20MDL***
		1.75%	1.75%		10 000- 99 999	-						
		2.00%	2.00%		100 000- 399 999	-						
		2.25%	2.25%		> 400 000	-						
MOBIAS COFIL**	-	2.75%	-	500	500	200 000	YES	YES	Monthly	Capitalisation	free	20MDL***

TERM DEPOSIT IN MDL

CLASSIC fixed rate	30	0.25%	0.45%	500	500	-	NO	NO	Every 30 days	to current account or to a card account	free	free
	90	1.00%	1.20%			-						
	180	2.25%	2.45%			-						
	365	3.25%	3.45%			-						
CLASSIC* fixed rate	395	5.50%	6.00%	500	500	-	NO	NO	Every 30 days	to current account or to a card	free	free
CLASSIC floating rate	90	1.50%	1.70%	500	500	-	NO	NO	Every 30 days	to current account or to a card account	free	free
	180	3.50%	3.60%			-						
	395	3.50%	3.70%			-						
	740	4.50%	4.70%			-						
	1095	5.00%	5.20%			-						
PENSIONAR + floating rate	395	4.00%	-	1,000	1,000	-	YES	NO	Quarterly	Capitalisation	free	free
	730	4.90%	-			-						

USD/EUR

CURRENT ACCOUNT IN USD/EUR (floating rate)

Current account	-	0.00%	0.00%	0	0	-	YES	YES	Monthly	Capitalisation	50 MDL*	0
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SAVINGS ACCOUNT IN USD (floating rate)

PENSIONAR	1460	0.25%	-	10	10	-	YES	YES	Monthly	Capitalisation	free	20MDL
AVANTAJ	1460	0.05%	0.05%	100	100- 999	-	YES	YES	Quarterly	Capitalisation	free	20MDL***
		0.10%	0.10%		1 000- 9 999	-						
		0.15%	0.15%		10 000- 29 999	-						
		0.20%	0.20%		> 30 000	-						
MOBIAS COFIL**	-	0.25%	-	50	50	10 000	YES	YES	Monthly	Capitalisation	free	20MDL***

SAVINGS ACCOUNT IN EUR (floating rate)

PENSIONAR	1460	0.15%	-	10	10	-	YES	YES	Monthly	Capitalisation	free	20MDL
AVANTAJ	1460	0.02%	0.02%	100	100- 999	-	YES	YES	Quarterly	Capitalisation	free	20MDL***
		0.05%	0.05%		1 000- 9 999	-						
		0.10%	0.10%		10 000- 29 999	-						
		0.15%	0.15%		> 30 000	-						
MOBIAS COFIL**	-	0.15%	-	30	30	10 000	YES	YES	Monthly	Capitalisation	free	20MDL***

TERM DEPOSIT IN USD

CLASSIC floating rate	90	0.10%	0.15%	100	100	-	NO	NO	Every 30 days	to current account or to a card account	free	free
	180	0.50%	0.55%			-						
	395	0.70%	0.75%			-						
	740	0.70%	0.75%			-						
	1095	0.70%	0.75%			-						
PENSIONAR + floating rate	395	0.75%	-	50	50	-	YES	NO	Quarterly	Capitalisation	free	free
	730	0.75%	-			-						

TERM DEPOSIT IN EUR

CLASSIC floating rate	90	0.05%	0.10%	100	100	-	NO	NO	Every 30 days	to current account or to a card account	free	free
	180	0.10%	0.15%			-						
	395	0.20%	0.25%			-						
	740	0.20%	0.25%			-						
	1095	0.20%	0.25%			-						
PENSIONAR + floating rate	395	0.25%	-	50	50	-	YES	NO	Quarterly	Capitalisation	free	free
	730	0.25%	-			-						

Note:

For the term deposits and saving accounts in MDL for the holders of packages MobiSante will be applied Standard interest rate + 0.25%

For the term deposits in MDL with min. amount of 5000 MDL for the holders of packages MERCI SENIOR will be applied Standard interest rate + 0.25%

\* In the case of customers holding packages Merce Senior / MobiSante - at the opening of the CLASSIC fixed rate 395 days deposit the addition of 0.25% will not be applied

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

## CONDITIONS FOR SAVINGS AND DEPOSITS EXCLUDED

beginning 01.08.2021

Deposit name	term, days	Interest rate		first deposit	minimal balance	maximal balance	supp-lying	partial withdrawal	interest payment	payment method	commission for account opening	commission for account closing
		în Sucursală	OTP Internet/Mobile Banking									

MDL

### CONTURI DE ECONOMII MDL (rată flotantă)

MOBIRUZA*	-	2.75%	-	1000	1000	500,000	YES	NO	semester	capitalisation	free	20MDL
MOBIAS PROFIT	-	1.55%	-	500	500	75 000	YES	YES	monthly	capitalisation	free	20MDL***
ePROFIT	-	1.55%	-	0	-	75 000	YES****	YES****	monthly	capitalisation	free	20MDL***
MOBIAS TÎNĂR**	-	2.75%	-	500	500	75 000	YES	YES	monthly	capitalisation	free	20MDL***
MERCI *****	-	0.%+ bonus 3%*****	-	0	0	50 000	YES	YES	monthly	capitalisation	free	20MDL***
MERCI SENIOR *****	-	0.%+ bonus 3%*****	-	0	0	1 000 000	YES	YES	monthly	capitalisation	free	20MDL

### DEPOZITE LA TERMEN ÎN MDL

CLASSIC rată flotantă	365	3.50%	-	500	500	-	NO	NO	every 30 days	to current account or to a card	free	free
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USD/EUR

### SAVINGS ACCOUNT IN USD (floating rate)

MOBIRUZA*	-	0.25%	-	50	50	25,000	YES	NO	annual	capitalisation	free	20MDL
ePROFIT	-	0.10%	-	0	0	5 000	YES****	YES****	monthly	capitalisation	free	20MDL***
MOBIAS PROFIT	-	0.10%	-	15	15	5 000	YES	YES	monthly	capitalisation	free	20MDL***
MOBIAS TÎNĂR**	-	0.25%	-	50	50	7 000	YES	YES	monthly	capitalisation	free	20MDL***

### TERM DEPOSIT IN USD

CLASSIC rată flotantă	365	0.60%	-	100	100	-	NO	NO	every 30 days	to current account or to a card	free	free
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### SAVINGS ACCOUNT IN EUR (floating rate)

MOBIRUZA*	-	0.15%	-	50	50	25,000	YES	NO	annual	capitalisation	free	20MDL
ePROFIT	-	0.05%	-	0	0	5 000	YES****	YES****	monthly	capitalisation	free	20MDL***
MOBIAS PROFIT	-	0.05%	-	15	15	5 000	YES	YES	monthly	capitalisation	free	20MDL***
MOBIAS TÎNĂR**	-	0.15%	-	30	30	5 000	YES	YES	monthly	capitalisation	free	20MDL***

### TERM DEPOSIT IN EUR

CLASSIC rată flotantă	365	0.20%	-	100	100	-	NO	NO	every 30 days	to current account or to a card	free	free
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**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 TINAR, MOBIAS PROFIT, eProfit, MERCI in first year of service is 150MDL. Free of charge the account closing of MOBIAS COPIL and of MOBIAS TINAR at the client's age of 18

\*\*\*\*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

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  $\frac{15\,000 \cdot 5 \cdot 30 \text{ days}}{365 \cdot 100} = 61.64$