



## List of tariffs on debit cards for individuals

	Debit MasterCard MDL	Visa Classic MDL/USD MasterCard Standard EUR	Visa Gold MDL/USD MasterCard Gold MDL/EUR
Opening of current account with attached card		30 MDL	
Annual card maintenance fee		3 EUR / 2 EUR <sup>1</sup>	15 EUR
Supplying card account via transfer		free	
Using OTP Bank ATMs for cash withdrawal*		0,03 EUR	
Using ATMs / POS of other banks from Moldova for cash withdrawal		0,6% + 1.9 EUR	
Using ATMs / POS of other banks abroad for cash withdrawal		1,20% + 2.9 EUR	
Cash withdrawal at OTP Bank cash desks for amounts that do not exceed 20.000 MDL <sup>2</sup>		1% min. 5 MDL	
Supplying the card's account through CASH IN service at OTP Bank's ATM*		free	
Balance inquiry at OTP Bank ATMs / Mini statement at OTP Bank ATMs	0,02 EUR		free
Visualization of balance at ATMs of other banks from Moldova and abroad		0,5 EUR	
Modification of PIN code at OTP Bank's ATMs		1 EUR	
Replacement of lost / damaged card		3 EUR	15 EUR
Fee for unjustified contestation of payment, for each transaction		20 EUR	
Interest rate calculated for account balance		0%	
Interest rate calculated for authorised overdraft <sup>2</sup>		20%	
Interest rate calculated for credit / non-authorised overdraft		54%	
Daily card usage limits:			
Cash Withdrawal - Maximum nr. of operations / Maximum amount	10 / 15 000 MDL	15 / 30 000 MDL / 1 500 EUR / 2 000 USD	20 / 50 000 MDL / 3 000 EUR / 3 500 USD
POS Payments - Maximum nr. of operations / Maximum amount	10 / 20 000 MDL	15 / 40 000 MDL / 2 000 EUR / 3 000 USD	30 / 60 000 MDL / 3 500 EUR / 4 000 USD
Total - Maximum nr. of operations / Maximum amount	15 / 30 000 MDL	25 / 60 000 MDL / 3 000EUR / 4 500 USD	30/ 100 000 MDL / 6 000 EUR / 6 500 USD

<sup>1</sup> for holders of term deposits during the validity of the card.

<sup>2</sup> only for cards in MDL

\* List of ATMs with CASH IN service available on [www.otpbank.md](http://www.otpbank.md) site

\*\*These tariffs do not apply to cards issued under Salary Projects