



List of tariffs on debit cards for individuals issued in Payrolls

	Debit MasterCard MDL	MasterCard Standard EUR VISA Classic MDL/USD	MasterCard Gold MDL/EUR Visa Gold USD	MasterCard Platinum MDL
Opening of current account with attached card	free			
Annual card maintenance fee	free			
Supplying card account via transfer (excepting via Internet Banking) ¹	from 0 to 0,75%			
Using OTP Bank ATMs for cash withdrawal*	free			
Using ATM / POS of other banks from Moldova for cash withdrawal	0,6% + 1,9 EUR		free	
Using ATM / POS of other banks abroad for cash withdrawal	1,2% + 2,9 EUR			
Cash withdrawal at OTP Bank cash desks for amounts that do not exceed 20.000 MDL ²	1% min. 5 MDL			
Supplying the card's account through CASH IN service at OTP Bank ATM*	free			
Balance inquiry at OTP Bank ATMs / Mini statement at OTP Bank ATMs ¹	from 0 to 0,02 EUR			
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		5 EUR	
Fee for unjustified contestation of payment, for each transaction	20 EUR			
Interest rate calculated for account balance	0%		1%	
Interest rate calculated for authorised overdraft ²	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	40 / 50 000 MDL
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	40 / 250 000 MDL
Total - Maximum nr. of operations / Maximum amount	15 / 30 000 MDL	25 / 60 000 MDL / 3 000 EUR / 4 500 USD	30 / 100 000 MDL / 6 000 EUR / 6 500 USD	70 / 280 000 MDL

¹ The commission is applied in accordance with the terms of the signed salary project offer

² only for cards in MDL

* List of ATMs with CASH IN service available on www.otpbank.md site