

CONDITIONS OF INDIVIDUAL DEPOSITS

beginning 25.05.2023

Deposit name	Term		Interest rate		First deposit	Minimal balance	Maximal balance	Supp-lying	Partial withdrawal	Interest payment	Payment method	Commission for account opening	Renewal	Commission for account closing	Valid from date
	days	months	Branch	OTP Internet/ Mobile Banking											

MDL

SAVINGS ACCOUNT IN USD/ EUR (floating rate)

UNIVERSAL	1460	-	0,70%	0,70%	200	0 - 20 000	-	YES	YES	Monthly	Capitalisation	free	YES	20 MDL***	Valid from 08.06.23
			2,70%	2,70%		20 001- 1 000 000	-								
			4,70%	4,70%		1 000 001- unlimited	-								

TERM DEPOSIT IN MDL

RAPID* <small>fixed rate</small>	90	-	3,50%	4,00%	5.000	5.000	-	NO	NO	Every 30 days	to current account or to a card account	free	NO	free	
BASIC* <small>fixed rate</small>	180	-	4,50%	5,00%	500	500	-	NO	NO	Every 30 days	to current account or to a card account	free	NO	free	
SMART* <small>floating rate¹</small>	395	-	5,50%	6,00%	5.000	5.000	-	NO	NO	Monthly	to current account or to a card account	free	NO	free	
ASCENDENT* <small>floating rate</small>	-	17	8,00%	8,00%	5.000	5.000	-	YES	NO	Monthly	to current account or to a card account	free	NO	free	Valid from 08.06.23
CLASSIC Promo* <small>floating rate</small>	765	-	8,00%	8,50%	500	500	-	NO	NO	Every 30 days	to current account or to a card account	free	NO	free	
	1095	-	8,50%	9,00%		-									

USD/EUR

SAVINGS ACCOUNT IN USD/ EUR (floating rate)

UNIVERSAL	1460	-	0,27%	0,27%	10	0 - 1000	-	YES	YES	Monthly	Capitalisation	free	YES	20 MDL***	
			0,77%	0,77%		1 001- 50 000	-								
			1,17%	1,17%		50 001- unlimited	-								

TERM DEPOSIT IN USD

RAPID* <small>fixed rate</small>	90	-	0,75%	0,80%	100	100	-	NO	NO	Every 30 days	to current account or to a card account	free	NO	free	
CLASSIC* <small>fixed rate</small>	210	-	1,75%	1,80%	100	100	-	NO	NO	Every 30 days	to current account or to a card account	free	NO	free	
OPTIM* <small>floating rate¹</small>	395	-	2,25%	2,30%	100	100	-	YES	NO	Every 30 days	to current account or to a card account	free	NO	free	
EXPRES * <small>fixed rate</small>	-	5	2,00%	2,00%	100	100	-	NO	NO	Monthly	to current account or to a card account	free	YES	free	
	-	9	3,20%	3,20%	100	100	-	NO	NO	Monthly	to current account or to a card account	free	YES	free	
ASCENDENT* <small>floating rate²</small>	-	17	2,80%	2,80%	100	100	-	YES	NO	Monthly	to current account or to a card account	free	NO	free	
SUPREM * <small>floating rate³</small>	-	25	3,95%	4,00%	100	100	-	NO	NO	Monthly	to current account or to a card account	free	NO	free	

TERM DEPOSIT IN USD

RAPID* <small>fixed rate</small>	90	-	0,45%	0,50%	100	100	-	NO	NO	Every 30 days	to current account or to a card account	free	NO	free	
CLASSIC* <small>fixed rate</small>	210	-	1,45%	1,50%	100	100	-	NO	NO	Every 30 days	to current account or to a card account	free	NO	free	
OPTIM* <small>floating rate¹</small>	395	-	1,95%	2,00%	100	100	-	YES	NO	Every 30 days	to current account or to a card account	free	NO	free	
EXPRES * <small>fixed rate</small>	-	5	2,00%	2,00%	100	100	-	NO	NO	Monthly	to current account or to a card account	free	YES	free	
	-	9	3,20%	3,20%	100	100	-	NO	NO	Monthly	to current account or to a card account	free	YES	free	
ASCENDENT* <small>floating rate²</small>	-	17	2,50%	2,50%	100	100	-	YES	NO	Monthly	to current account or to a card account	free	NO	free	
SUPREM * <small>floating rate³</small>	-	25	3,95%	4,00%	100	100	-	NO	NO	Monthly	to current account or to a card account	free	NO	free	

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 **Merci Senior / MobiSante** - at the opening of the CLASSIC fixed rate 210 days, CLASSIC Promo, Rapid, Optim, Ascendent, Suprem and Expres - 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

***The commission for account closing of MOBIA COPIL, AVANTAJ, UNIVERSAL in first year of service is 150MDL. Free of charge the account closing of MOBIA COPIL at the client's age of 18 years old.

¹ Fixed rate for the first 6 months. Floating for the next 7 months.

² Fixed rate for the first 7 months. Floating for the next 10 months.

³ Fixed rate for the first 6 months. Floating for the next 19 months.

Example of calculating the average rate of the account **UNIVERSAL** USD/EUR, same method for MDL:

$$1\ 000 * 0,27\% * 31/365 = 0,22$$

$$49\ 000 * 0,77\% * 31/365 = 32,04 \quad \rightarrow \quad 0,22 + 32,04 + 39,74 = 72 \text{ USD/EUR interest for one month;}$$

$$40\ 000 * 1,17\% * 31/365 = 39,74$$

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;

CONDITIONS OF INDIVIDUAL DEPOSITS

beginning 25.05.2023

MDL															
Deposit name	Term		Interest rate		First deposit	Minimal balance	Maximal balance	Supp-lying	Partial withdrawal	Interest payment	Payment method	Commission for account opening	Renewal	Commission for account closing	
	days	months	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	
SAVINGS ACCOUNT IN MDL (floating rate)															
SIGUR	1460	-	3,17%	-	500	500	-	YES	YES	Monthly	Capitalisation	free	YES	20MDL***	valid from 08.06.23
AVANTAJ	1460	-	1,25%	1,25%	1.000	1000 - 9 999	-	YES	YES	Quarterly	Capitalisation	free	YES	20MDL***	
			1,75%	1,75%		10 000 - 99 999	-								
			2,00%	2,00%		100 000 - 399 999	-								
MOBIAS COPIL**	-	-	3,17%	-	500	500	1.000.000	YES	YES	Monthly	Capitalisation	free	-	20MDL***	valid from 08.06.23
TERM DEPOSIT IN MDL															
CLASSIC floating rate	90	-	6,50%	6,50%	500	500	-	NO	NO	Every 30 days	to current account or to a card account	free	YES	free	valid from 08.06.23
	180	-	7,00%	7,50%			-						YES		
	395	-	7,50%	8,00%			-						YES		
USD/EUR															
CURRENT ACCOUNT IN USD/EUR (floating rate)															
Current account	-	-	0,00%	0,00%	0	0	-	YES	YES	Monthly	Capitalisation	50 MDL*	YES	0	
SAVINGS ACCOUNT IN USD (floating rate)															
PENSIONAR	1460	-	0,25%	-	10	10	-	YES	YES	Monthly	Capitalisation	free	YES	20MDL	
AVANTAJ	1460	-	0,05%	0,05%	100	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	-								
MOBIAS COPIL**	-	-	0,25%	-	50	50	10 000	YES	YES	Monthly	Capitalisation	free	YES	20MDL***	
SAVINGS ACCOUNT IN EUR (floating rate)															
PENSIONAR	1460	-	0,15%	-	10	10	-	YES	YES	Monthly	Capitalisation	free	YES	20MDL	
AVANTAJ	1460	-	0,02%	0,02%	100	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	-								
MOBIAS COPIL**	-	-	0,15%	-	30	30	10 000	YES	YES	Monthly	Capitalisation	free	YES	20MDL***	
TERM DEPOSIT IN USD															
CLASSIC floating rate	90	-	0,05%	0,10%	100	100	-	NO	NO	Every 30 days	to current account or to a card account	free	YES	free	
	180	-	0,20%	0,25%			-						YES		
	395	-	0,35%	0,40%			-						YES		
	740	-	0,35%	0,40%			-						NO		
	1095	-	0,35%	0,40%			-						NO		
PENSIONAR + floating rate	395	-	0,75%	-	50	50	-	YES	NO	Quarterly	Capitalisation	free	NO	free	
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	YES	free	
	180	-	0,05%	0,10%			-						YES		
	395	-	0,10%	0,15%			-						YES		
	740	-	0,10%	0,15%			-						NO		
	1095	-	0,10%	0,15%			-						NO		
PENSIONAR + floating rate	395	-	0,15%	-	50	50	-	YES	NO	Quarterly	Capitalisation	free	NO	free	

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%.

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

CONDITIONS FOR SAVINGS AND DEPOSITS EXCLUDED

beginning 25.05.2023

Deposit name	Term		Interest rate		first deposit	minimal balance	maximal balance	supp-lying	partial withdrawal	interest payment	payment method	commission for account opening	renewal	commission for account closing
	days	months	in Sucursală	OTP Internet/Mobile Banking										
MDL														
CONTURI DE ECONOMII MDL (rată flotantă)														
PENSIONAR	1460	-	2,75%	-	100	100	2 000 000	YES	YES	monthly	capitalisation	free	YES	20MDL
MOBIRUZA*	-	-	2,75%	-	1000	1000	500 000	YES	NO	semester	capitalisation	free	YES	20MDL
MOBIAS PROFIT	-	-	1,55%	-	500	500	75 000	YES	YES	monthly	capitalisation	free	YES	20MDL***
ePROFIT	-	-	1,55%	-	0	-	75 000	YES****	YES****	monthly	capitalisation	free	YES	20MDL***
MOBIAS TÎNĂR**	-	-	2,75%	-	500	500	75 000	YES	YES	monthly	capitalisation	free	YES	20MDL***
MERCI ****	-	-	0%+ bonus 3%*****	-	0	0	50 000	YES	YES	monthly	capitalisation	free	YES	20MDL***
MERCI SENIOR ****	-	-	0%+ bonus 3%*****	-	0	0	1 000 000	YES	YES	monthly	capitalisation	free	YES	20MDL

DEPOZITE LA TERMEN ÎN MDL

PENSIONAR + floating rate	395	-	4,00%	-	1.000	1.000	-	YES	NO	Quarterly	Capitalisation	free	NO	free
PENSIONAR+ Promo* floating rate	395	-	6,25%	-	1.000	1.000	-	YES	NO	Quarterly	Capitalisation	free	NO	free
CLASSIC floating rate	365	-	3,50%	-	500	500	-	NO	NO	every 30 days	to current account or to a card account	free	YES	free
	740	-	4,50%	4,70%										
	1095	-	5,00%	5,20%										
CLASSIC fixe rate	30	-	0,25%	0,45%	500	500	-	NO	NO	Every 30 days	to current account or to a card account	free	YES	free
	90	-	1,00%	1,20%										
	180	-	2,25%	2,45%										
365	-	3,25%	3,45%											
OPTIM fixe rate	395	-	12,50%	13,00%	5.000	5.000	-	NO	NO	Every 30 days	to current account or to a card account	free	NO	free
GENEROS fixe rate	456	-	13,00%	13,50%	5.000	5.000	-	NO	NO	Every 30 days	to current account or to a card account	free	NO	free
CLASSIC fixe rate	210	-	11,50%	12,00%	500	500	-	NO	NO	Every 30 days	to current account or to a card account	free	NO	free
OPTIM floating rate ¹	395	-	7,50%	8,00%	5.000	5.000	-	YES	NO	Every 30 days	to current account or to a card account	free	NO	free
SIGUR fixe rate	90	-	4,00%	-	1000	1.000	-	NO	NO	Every 30 days	to current account or to a card account	free	YES	free
	210	-	5,00%	-										
	395	-	3,00%	-										
SIGUR fixe rate	365	-	3,00%	-	1.000	1.000	-	YES	NO	Quarterly	Capitalisation	free	YES	free
SIGUR floating rate ²	1830	-	9,00%	-										

valid from 08.06.23

USD/EUR

SAVINGS ACCOUNT IN USD (floating rate)

MOBIRUZA*	-	-	0,25%	-	50	50	25.000	YES	NO	annual	capitalisation	free	YES	20MDL
ePROFIT	-	-	0,10%	-	0	0	5 000	YES****	YES****	monthly	capitalisation	free	YES	20MDL***
MOBIAS PROFIT	-	-	0,10%	-	15	15	5 000	YES	YES	monthly	capitalisation	free	YES	20MDL***
MOBIAS TÎNĂR**	-	-	0,25%	-	50	50	7 000	YES	YES	monthly	capitalisation	free	YES	20MDL***

TERM DEPOSIT IN USD

CLASSIC floating rate	365	-	0,60%	-	100	100	-	NO	NO	every 30 days	to current account or to a card account	free	YES	free
-----------------------	-----	---	-------	---	-----	-----	---	----	----	---------------	---	------	-----	------

SAVINGS ACCOUNT IN EUR (floating rate)

MOBIRUZA*	-	-	0,15%	-	50	50	25.000	YES	NO	annual	capitalisation	free	YES	20MDL
ePROFIT	-	-	0,05%	-	0	0	5 000	YES****	YES****	monthly	capitalisation	free	YES	20MDL***
MOBIAS PROFIT	-	-	0,05%	-	15	15	5 000	YES	YES	monthly	capitalisation	free	YES	20MDL***
MOBIAS TÎNĂR**	-	-	0,15%	-	30	30	5 000	YES	YES	monthly	capitalisation	free	YES	20MDL***

TERM DEPOSIT IN EUR

CLASSIC floating rate	365	-	0,20%	-	100	100	-	NO	NO	every 30 days	to current account or to a card account	free	YES	free
-----------------------	-----	---	-------	---	-----	-----	---	----	----	---------------	---	------	-----	------

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

¹ Fixed rate for the first 6 months. Floating for the next 7 months.² Fixed rate until 31.05.2023

Interest rate calculation method:

$$\text{Account balance} \cdot \text{Interest rate} \cdot \frac{\text{Number of days}}{365 \cdot 100}$$

Example of calculation for interest in case of unchanged savings or deposit account balance during 30 days:

$$15.000 \cdot 5 \cdot \frac{30 \text{ days}}{365 \cdot 100} = 61,64$$