



List of tariffs on credit cards for individuals

| | VISA Gold MDL / MasterCard Standard Neos MDL |
|---|---|
| Card annual maintenance | 0 EUR |
| Using OTP Bank ATMs for cash withdrawal* | 1,9% + 0.6 EUR |
| Using ATMs / POS of other banks from Moldova for cash withdrawal | 3% + 0.9 EUR |
| Using ATMs / POS of other banks abroad for cash withdrawal | 3% + 2.9 EUR |
| Supplying the card's account through CASH IN service at OTP Bank ATM* | 0 EUR |
| Balance inquiry at OTP Bank ATMs / Mini statement at OTP Bank ATMs | 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 |
| Fee for unjustified contestation of payment, for each transaction | 20 EUR |
| Interest rate calculated for credit | 21% |
| Interest rate calculated for credit / non-authorized overdraft | 54% |
| Grace period for payments at merchants | up to 60 days |
| Daily card usage limits | |
| Cash Withdrawal - Maximum nr. of operations / Maximum amount | 15 / 30 000 MDL / 1 500 EUR / 2 000 USD |
| POS Payments - Maximum nr. of operations / Maximum amount | 15 / 40 000 MDL / 2 000 EUR / 3 000 USD |
| Total - Maximum nr. of operations / Maximum amount | 25 / 60 000 MDL / 3 000EUR / 4 500 USD |

*List with ATM with CASH service are available on www.otpbank.md site