



CONDITIONS OF INDIVIDUAL DEPOSITS - MDL

valid from 26.01.2026

| Deposit name | Term, days | Current interest rate, % | | Interest rate valid from, % | | Minimal balance | Maximal balance | Supplying | Partial withdrawal | Interest payment | Payment method | Commission for account opening | Renewal | Commission for account closing |
|--------------|------------|--------------------------|------------------------------|-----------------------------|------------------------------|-----------------|-----------------|-----------|--------------------|------------------|----------------|--------------------------------|---------|--------------------------------|
| | | Branch | OTP Internet/ Mobile Banking | Branch | OTP Internet/ Mobile Banking | | | | | | | | | |
| MDL | | | | | | | | | | | | | | |

CURRENT ACCOUNT IN MDL (floating rate)

| | | | | | | | | | | | | | |
|-----------------|---|-------|---|---|---|---|-----|-----|---------|----------------|---------|---|-------|
| Current account | - | 0.00% | - | - | 0 | - | YES | YES | Monthly | Capitalisation | 50 MDL* | - | 0 MDL |
|-----------------|---|-------|---|---|---|---|-----|-----|---------|----------------|---------|---|-------|

SAVINGS ACCOUNT IN MDL (floating rate)

| | | | | | | | | | | | | | | |
|-----------------------------------|------|-------|---|----------------------|-----|-----|-----------|-----------|----------------|----------------|----------------|-----------|-------|----------|
| UNIVERSAL (average rate, eg.A) | 1460 | 0.50% | - | 200 - 20 000 | - | YES | YES | Monthly | Capitalisation | free | YES | 20 MDL*** | | |
| | | 1.50% | - | 20 001 - 1 000 000 | - | | | | | | | | | |
| | | 2.50% | - | 1 000 001- unlimited | - | | | | | | | | | |
| AVANTAJ | 1460 | 0.50% | - | 1000 - 9 999 | - | YES | YES | Quarterly | Capitalisation | free | YES | 20MDL*** | | |
| | | 1.00% | - | 10 000 - 99 999 | - | | | | | | | | | |
| | | 1.25% | - | 100 000 - 399 999 | - | | | | | | | | | |
| | | 1.50% | - | > 400 000 | - | | | | | | | | | |
| SIGUR | 1460 | 2.00% | - | - | 500 | - | YES | YES | Monthly | Capitalisation | free | YES | 20MDL | |
| JUNIOR START** | - | 2.00% | - | - | - | 500 | 1,000,000 | YES | YES | Monthly | Capitalisation | free | - | 20MDL*** |

TERM DEPOSIT IN MDL

| | | | | | | | | | | | | | | |
|--|------|-------|-------|---|---|-------|---|----|----|---------------|---|------|-------|------|
| RAPID fixed rate | 90 | 4.00% | 4.50% | - | - | 5,000 | - | NO | NO | Every 30 days | to current account or to a card account | free | NO | free |
| BASIC fixed rate | 180 | 4.25% | 4.75% | - | - | 500 | - | NO | NO | Every 30 days | to current account or to a card account | free | NO | free |
| SMART floating rate ¹ | 395 | 4.50% | 5.00% | - | - | 5,000 | - | NO | NO | Monthly | to current account or to a card account | free | NO | free |
| CLASSIC floating rate ² | 90 | 4.50% | 4.50% | - | - | 500 | - | NO | NO | Every 30 days | to current account or to a card account | free | YES * | free |
| | 180 | 4.50% | 4.50% | - | - | | | | | | | | | |
| | 395 | 3.00% | 3.25% | - | - | | | | | | | | | |
| CLASSIC Promo floating rate | 765 | 3.50% | 3.75% | - | - | 500 | - | NO | NO | Every 30 days | to current account or to a card account | free | NO | free |
| | 1095 | 3.75% | 4.00% | - | - | | | | | | | | | |
| PROGRESS ² floating rate ³ | 1095 | 5.50% | 6.00% | - | - | 5,000 | - | NO | NO | Monthly | to current account or to a card account | free | NO | free |

Note:

* Deposits opened via Internet/Mobile Banking are not automatically renewed, upon maturity the deposit balance is transferred to the customer's current account.

Deposits are guaranteed in accordance with the Law on Deposit Guarantee in Banks No. 160 of 22.06.2023.

* Free incase of saving account and term deposit opening

** Account is opened only for persons under 18 years

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

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

2 In case of early closure of the deposit account, the Bank guarantees the interest paid for every full 6, 12, 18, 24, 30 months.

(Early closure e.g. in month 8, the interest paid for the first 6 months will be guaranteed at 100%, and for the remaining 2 months, the Bank will recalculate the interest by applying a rate of 0%, and the amounts of interest calculated and paid for these 2 months will be deducted from the deposit balance.)

3 Fixed rate for the first 6 months. Floating for the next 30 months.

A. Example of calculating the average rate of the account UNIVERSAL MDL: $20\ 000 \cdot 0.50\% \cdot 30/365 = 8.22$ opening amount 1 800 000 MDL, calculate in 3 levels → $980\ 000 \cdot 1.50\% \cdot 30/365 = 1208.22 \rightarrow 8.22 + 1208.22 + 1643.84 = 2860.28$ MDL interest for one month; $800\ 000 \cdot 2.50\% \cdot 30/365 = 1643.84$ B. 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 deposit account balance during 30 days:

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

| Deposit name | Term, days | Current interest rate | | Interest rate valid from, % | | Minimal balance | Maximal balance | Supplying | Partial withdrawal | Interest payment | Payment method | Commission for account opening | Renewal | Commission for account closing |
|--------------|------------|-----------------------|------------------------------|-----------------------------|------------------------------|-----------------|-----------------|-----------|--------------------|------------------|----------------|--------------------------------|---------|--------------------------------|
| | | Branch | OTP Internet/ Mobile Banking | Branch | OTP Internet/ Mobile Banking | | | | | | | | | |

CURRENT ACCOUNT IN USD/EUR (floating rate)

| | | | | | | | | | | | | | | |
|-----------------|---|-------|-------|---|---|---|---|-----|-----|---------|----------------|---------|---|---|
| CURRENT ACCOUNT | - | 0.00% | 0.00% | - | - | 0 | - | YES | YES | Monthly | Capitalisation | 50 MDL* | - | 0 |
|-----------------|---|-------|-------|---|---|---|---|-----|-----|---------|----------------|---------|---|---|

SAVINGS ACCOUNT IN USD (floating rate)

| | | | | | | | | | | | | | | |
|-----------------------------------|------|-------|---|---|-------------------|----|--------|-----|-----------|----------------|----------------|------|-----------|----------|
| UNIVERSAL (average rate, eg.A) | 1460 | 0.27% | - | - | 10 - 1000 | - | YES | YES | Monthly | Capitalisation | free | YES | 20 MDL*** | |
| | | 0.77% | - | - | 1 001- 50 000 | - | | | | | | | | |
| | | 1.17% | - | - | 50 001- unlimited | - | | | | | | | | |
| AVANTAJ | 1460 | 0.05% | - | - | 100- 999 | - | YES | YES | Quarterly | Capitalisation | free | YES | 20MDL*** | |
| | | 0.10% | - | - | 1 000- 9 999 | - | | | | | | | | |
| | | 0.15% | - | - | 10 000- 29 999 | - | | | | | | | | |
| | | 0.20% | - | - | > 30 000 | - | | | | | | | | |
| PENSIONAR | 1460 | 0.25% | - | - | - | 10 | - | YES | YES | Monthly | Capitalisation | free | YES | 20MDL |
| JUNIOR START** | - | 0.25% | - | - | - | 50 | 10 000 | YES | YES | Monthly | Capitalisation | free | YES | 20MDL*** |

SAVINGS ACCOUNT IN EUR (floating rate)

| | | | | | | | | | | | | | | |
|-----------------------------------|------|-------|-------|---|-------------------|-----------------|--------|-----|---------|----------------|----------------|------|-----------|----------|
| UNIVERSAL (average rate, eg.A) | 1460 | 0.25% | - | - | 10 - 1000 | - | YES | YES | Monthly | Capitalisation | free | YES | 20 MDL*** | |
| | | 0.75% | - | - | 1 001- 50 000 | - | | | | | | | | |
| | | 0.95% | - | - | 50 001- unlimited | - | | | | | | | | |
| AVANTAJ | 1460 | 0.02% | 0.02% | - | - | 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 | - | | | | | | | |
| PENSIONAR | 1460 | 0.15% | - | - | - | 10 | - | YES | YES | Monthly | Capitalisation | free | YES | 20MDL |
| JUNIOR START** | - | 0.15% | - | - | - | 30 | 10 000 | YES | YES | Monthly | Capitalisation | free | YES | 20MDL*** |

TERM DEPOSIT IN USD

| | | | | | | | | | | | | | | |
|---|------|-------|-------|---|---|-----|---|----|----|---------------|---|------|------|------|
| RAPID fixed rate | 90 | 0.25% | 0.50% | - | - | 100 | - | NO | NO | every 30 days | to current account or to a card account | free | NO | free |
| CLASSIC fixed rate | 210 | 1.00% | 1.20% | - | - | 100 | - | NO | NO | every 30 days | to current account or to a card account | free | NO | free |
| SMART floating rate ¹ | 395 | 1.30% | 1.55% | - | - | 100 | - | NO | NO | monthly | to current account or to a card account | free | NO | free |
| CLASSIC floating rate | 90 | 0.50% | 0.75% | - | - | 100 | - | NO | NO | every 30 days | to current account or to a card account | free | YES* | free |
| | 180 | 1.25% | 1.50% | - | - | | - | | | | | | | |
| | 395 | 1.55% | 1.80% | - | - | | - | | | | | | | |
| | 740 | 2.00% | 2.20% | - | - | | - | | | | | | | |
| | 1095 | 2.50% | 2.70% | - | - | | - | | | | | | | |
| PROGRESS ² floating rate ³ | 1095 | 2.10% | 2.30% | - | - | 250 | - | NO | NO | Monthly | to current account or to a card account | free | NO | free |

TERM DEPOSIT IN EUR

| | | | | | | | | | | | | | | |
|---|------|-------|-------|---|---|-----|---|----|----|---------------|---|------|------|------|
| RAPID fixed rate | 90 | 0.25% | 0.50% | - | - | 100 | - | NO | NO | every 30 days | to current account or to a card account | free | NO | free |
| CLASSIC fixed rate | 210 | 0.50% | 0.70% | - | - | 100 | - | NO | NO | every 30 days | to current account or to a card account | free | NO | free |
| SMART floating rate ¹ | 395 | 0.80% | 1.10% | - | - | 100 | - | NO | NO | monthly | to current account or to a card account | free | NO | free |
| CLASSIC floating rate | 90 | 0.25% | 0.50% | - | - | 100 | - | NO | NO | every 30 days | to current account or to a card account | free | YES* | free |
| | 180 | 0.75% | 1.00% | - | - | | - | | | | | | | |
| | 395 | 1.00% | 1.20% | - | - | | - | | | | | | | |
| | 740 | 1.30% | 1.50% | - | - | | - | | | | | | | |
| | 1095 | 1.70% | 1.80% | - | - | | - | | | | | | | |
| PROGRESS ² floating rate ³ | 1095 | 1.30% | 1.50% | - | - | 250 | - | NO | NO | Monthly | to current account or to a card account | free | NO | free |

Note:

* Deposits opened via Internet/Mobile Banking are not automatically renewed, upon maturity the deposit balance is transferred to the customer's current account.

Deposits are guaranteed in accordance with the Law on Deposit Guarantee in Banks No. 160 of 22.06.2023.

* Free income of saving account and term deposit opening

** Account is opened only for persons under 18 years

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

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

2 In case of early closure of the deposit account, the Bank guarantees the interest paid for every full 6, 12, 18, 24, 30 months.

(Early closure e.g. in month 8, the interest paid for the first 6 months will be guaranteed at 100%, and for the remaining 2 months, the Bank will recalculate the interest by applying a rate of 0%, and the amount of interest calculated and paid for these 2 months will be deducted from the deposit balance.)

3 Fixed rate for the first 6 months. Floating for the next 30 months.

A. Example of calculating the average rate of the account UNIVERSAL USD/EUR, opening amount 90 000 USD/EUR, calculate in 3 levels → $1000 * 0.25\% * 30/365 = 0.21 \text{ EUR}$; $49 000 * 0.75\% * 30/365 = 30.21 \text{ EUR}$;

$40 000 * 0.95\% * 30/365 = 31.24 \text{ EUR}$; $0.21 + 30.21 + 31.24 = 61.66 \text{ EUR}$ interest for one month;

$1000 * 0.27\% * 30/365 = 0.23 \text{ USD}$;

$49 000 * 0.77\% * 30/365 = 31.01 \text{ USD}$

$40 000 * 1.17\% * 30/365 = 38.47 \text{ USD}$

$0.23 + 31.01 + 38.47 = 69.71 \text{ USD}$ interest for one month;

B. Interest rate calculation method:

Account balance * Interest rate *Number of days

$365 * 100$

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

$15 000 * 5 * 30 \text{ days}$

$365 * 100 = 61.64$

CONDITIONS FOR SAVINGS AND DEPOSITS EXCLUDED

valid from 26.01.2026

| Deposit name | Term, days | Current interest rate | | Interest rate valid from, % | | minimal balance | maximal balance | sup- plying | partial withdrawal | interest payment | payment method | commission for account opening | renewal | commission for account closing |
|--------------|------------|-----------------------|---------------------------------|-----------------------------|-----------------------------|-----------------|-----------------|----------------|--------------------|------------------|----------------|--------------------------------|---------|--------------------------------|
| | | Branch | OTP Internet/ Mobile Banking | Branch | OTP Internet/Mobile Banking | | | | | | | | | |
| MDL | | | | | | | | | | | | | | |

SAVINGS ACCOUNT IN MDL (floating rate)

| | | | | | | | | | | | | | | |
|----------------|------|-------|---|---|---|------|-----------|---------|---------|----------|----------------|------|-----|----------|
| PENSIONAR | 1460 | 2.00% | - | - | - | 100 | 2 000 000 | YES | YES | monthly | capitalisation | free | YES | 20MDL |
| MOBIRUZA* | - | 1.50% | - | - | - | 1000 | 500 000 | YES | NO | semester | capitalisation | free | YES | free |
| MOBIAS PROFIT | - | 1.55% | - | - | - | 500 | 75 000 | YES | YES | monthly | capitalisation | free | YES | 20MDL*** |
| ePROFIT | - | 1.55% | - | - | - | - | 75 000 | YES**** | YES**** | monthly | capitalisation | free | YES | 20MDL*** |
| MOBIAS TINAR** | - | 2.00% | - | - | - | 500 | 75 000 | YES | YES | monthly | capitalisation | free | YES | 20MDL*** |
| MERCI | - | 2.00% | - | - | - | 0 | 50 000 | YES | YES | monthly | capitalisation | free | YES | 20MDL*** |
| MERCI SENIOR | - | 2.00% | - | - | - | 0 | 1 000 000 | YES | YES | monthly | capitalisation | free | YES | 20MDL |

TERM DEPOSIT IN MDL

| | | | | | | | | | | | | | | |
|----------------------------------|------|-------|-------|---|---|-------|---|-----|----|---------------|---|------|-------|------|
| CLASSIC floating rate | 365 | 2.50% | - | - | - | 500 | - | NO | NO | every 30 days | to current account or to a card account | free | YES • | free |
| CLASSIC fixed rate | 30 | 0.25% | 0.45% | - | - | 500 | - | NO | NO | every 30 days | to current account or to a card account | free | YES • | free |
| | 90 | 1.00% | 1.20% | - | - | | | | | | | | | |
| | 180 | 1.25% | 1.50% | - | - | | | | | | | | | |
| | 365 | 1.75% | 2.00% | - | - | | | | | | | | | |
| SIGUR fixed rate | 210 | 2.50% | - | - | - | 1,000 | - | NO | NO | every 30 days | to current account or to a card account | free | YES | free |
| SIGUR fixed rate | 395 | 2.75% | - | - | - | | | | | | | | | |
| SIGUR fixed rate | 365 | 2.00% | - | - | - | 1,000 | - | YES | NO | quarterly | Capitalisation | free | YES | free |
| SIGUR floating rate ¹ | 1830 | 3.00% | - | - | - | | | | | | | | | |

USD/EUR

SAVINGS ACCOUNT IN USD (floating rate)

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

TERM DEPOSIT IN USD

| | | | | | | | | | | | | | | |
|-----------------------|------------|-------|---|---|---|-----|---|----|----|---------------|---|------|-------|------|
| CLASSIC floating rate | 365 | 0.60% | - | - | - | 100 | - | NO | NO | every 30 days | to current account or to a card account | free | YES • | free |
| EXPRES fixed rate | 5 (months) | 1.00% | - | - | - | 100 | - | NO | NO | monthly | to current account or to a card account | free | YES • | free |
| | 9 (months) | 1.00% | - | - | - | | | | | | | | | |

SAVINGS ACCOUNT IN EUR (floating rate)

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

TERM DEPOSIT IN EUR

| | | | | | | | | | | | | | | |
|-----------------------|------------|-------|---|---|---|-----|---|----|----|---------------|---|------|-------|------|
| CLASSIC floating rate | 365 | 0.20% | - | - | - | 100 | - | NO | NO | every 30 days | to current account or to a card account | free | YES • | free |
| EXPRES fixed rate | 5 (months) | 0.75% | - | - | - | 100 | - | NO | NO | monthly | to current account or to a card account | free | YES • | free |
| | 9 (months) | 0.75% | - | - | - | | | | | | | | | |

Note:

• Deposits opened via Internet/Mobile Banking are not automatically renewed, upon maturity the deposit balance is transferred to the customer's current account.

Deposits are guaranteed in accordance with the Law on Deposit Guarantee in Banks No. 160 of 22.06.2023.

* 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 150 MDL. Free of charge the account closing of MOBIAS TINAR at the client's age of 18 years old.

**** Operations made only by transfer through IB/MB service from/to card account

¹ Fixed rate until 31.05.2023