

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
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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	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 eg. 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**:

$$20\,000 \cdot 0.50\% \cdot 30/365 = 8.22$$

$$980\,000 \cdot 1.50\% \cdot 30/365 = 1208.22 \rightarrow 8.22 + 1208.22 + 1643.84 = 2860.28 \text{ MDL interest for one month;}$$

$$800\,000 \cdot 2.50\% \cdot 30/365 = 1643.84$$

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:

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

CONDITIONS OF INDIVIDUAL DEPOSITS - USD/EUR

valid from 26.01.2026

USD/EUR														
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									

USD/EUR

CURRENT ACCOUNT IN USD/EUR (floating rate)

CURRENT ACCOUNT	-	0.00%	0.00%	-	-	0	-	YES	YES	Monthly	Capitalisation	50 MDL*	-	0
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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%	-	-		-						NO	
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%	-	-		-						NO	
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 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 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 eg. 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 USD/EUR**, opening amount 90 000 USD/EUR, calculate in 3 levels → $1\,000 \cdot 0.25\% \cdot \frac{30}{365} = 0.21$ EUR;
 $49\,000 \cdot 0.75\% \cdot \frac{30}{365} = 30.21$ EUR;
 $40\,000 \cdot 0.95\% \cdot \frac{30}{365} = 31.24$ EUR;
 $0.21 + 30.21 + 31.24 = 61.66$ EUR interest for one month;
 $1\,000 \cdot 0.27\% \cdot \frac{30}{365} = 0.23$ USD ;
 $49\,000 \cdot 0.77\% \cdot \frac{30}{365} = 31.01$ USD
 $40\,000 \cdot 1.17\% \cdot \frac{30}{365} = 38.47$ USD
 $0.23 + 31.01 + 38.47 = 69.71$ USD interest for one month;

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



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	supplying	partial withdrawal	interest payment	payment method	commission for account opening	renewal	commission for caccount 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
	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 <u>floating rate</u>	365	0.60%	-	-	-	100	-	NO	NO	every 30 days	to current account or to a card account	free	YES •	free
EXPRES <u>fixed rate</u>	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 <u>floating rate</u>	365	0.20%	-	-	-	100	-	NO	NO	every 30 days	to current account or to a card account	free	YES •	free
EXPRES <u>fixed rate</u>	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