www.otpbank.md CONDITIONS OF INDIVIDUAL DEPOSITS - MDL valid from 15.08.2025 Current interest rate. Interest rate valid Commission Commission for account closing ОТР Maximal Supp-Partial Interest Payment method Deposit name Term, days Minimal balance for account Renewal withdrawal OTP Internet/ balance lvina Internet/ payment **Branch** Branch opening Mobile Banking Banking MDL CURRENT ACCOUNT IN MDL (floating rate) Current 0.00% 0 YES YES 50 MDL* Monthly Capitalisation 0 MDL account SAVINGS ACCOUNT IN MDL (floating rate) 0.50% 200 - 20 000 UNIVERSAL 20 MDL*** 1.50% YES YES 1460 20 001- 1 000 000 YES Capitalisation Monthly free 2.50% 1 000 001- unlimited SIGUR 1460 2.00% 500 YES YES Monthly Capitalisation YES 20MDL free 0.50% 1000 - 9 999 1460 1.00% 10 000 - 99 999 AVANTAJ 20MDL*** YES YES Quarterly Capitalisation YES free 1.25% 100 000 - 399 999 1.50% > 400 000 JUNIOR -2.00% 500 1,000,000 YES YES Monthly Capitalisation 20MDL*** START* TERM DEPOSIT IN MDL RAPID Every 30 days to current account or to a card account 90 4.00% 4.50% 5.000 NO NO fixed rate BASIC Every to current account 180 4.25% 4.75% --500 NO free NO free fixed rate 30 days or to a card account SMART to current account 395 4.50% 5.00% -5.000 NO NO Monthly free NO free floating rate1 or to a card account 90 4.50% 4.50% CL ASSIC Every to current account 180 500 NO NO free YES • free 4.50% 4.50% floating rate 395 3.00% 3.25% CLASSIC 765 3.50% 3.75% to current account or to a card account Every 30 days 500 NO NO NO free 1095 3.75% 4.00% floating rate PROGRESS 3 to current account 1095 5.50% 6.00% 5.000 NO NO Monthly free NO free or to a card account floating rate 3

(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%, interest calculated and paid for these 2 months will be deducted from the deposit balance.)

⁹ 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 * 0.50% * 30/365 = 8.22 opening amount 1 800 000 MDL, calculate in 3 levels -

980 000 * 1,50% * 30/365 = 1208,22 → 8,22 + 1208,22 + 1643,84 = 2860,28 MDL interest for one month; 800 000 * 2,50% * 30/365 = 1643,84

Account balance * Interest rate *Number of days 365* 100 B. Interest rate calculation method:

15 000 * 5 * 30 days 365* 100 = 61.64 Example of calculation for interest in case of unchanged savings or deposit account balance during 30 days:

and the amounts of

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 presons under 18 years

**Account is opened only for presons 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.

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.

CONDITIONS OF INDIVIDUAL DEPOSITS - USD/EUR valid from 15.08.2025 USD/EUR Interest rate valid Current interest rate Commission Commission ОТР Supp-Interest Deposit name Term, days Minimal balance Payment method for account Renewal for account Internet/ OTP Internet/ balance lying withdrawal payment Branch Branch opening closing Mobile hile Bank Banking USD/EUR CURRENT ACCOUNT IN USD/EUR (floating rate) CURRENT 0.00% 0.00% ٥ Monthly Capitalisation ACCOUNT SAVINGS ACCOUNT USD/ EUR (floating rate) 0.27% 0.27% 10 - 1000 IINIVERSAL 1460 0.77% 0.77% . 1 001- 50 000 VES VES Monthly Capitalisation free VES 20 MDI *** 1.17% 1.17% 50 001- unlimited SAVINGS ACCOUNT IN USD (floating rate) PENSIONAR 1460 0.25% 10 YES YES Monthly Capitalisation YES 20MDL free 0.05% 0.05% 100- 999 0.10% 0.10% AVANTAJ 1460 YES YES Quarterly Capitalisation 20MDL*** free YES 0.15% 0.15% 10 000- 29 999 0.20% 0.20% . > 30 000 JUNIOR 20MDL*** 0.25% 10 000 YES YES Monthly Capitalisation free YES SAVINGS ACCOUNT IN EUR (floating rate) 1460 PENSIONAR 0.15% 10 YES YES Monthly Capitalisation free YES 20MDI 0.02% 0.02% 100 - 999 0.05% 0.05% 1 000 - 9 999 20MDL*** 1460 YES YES AVANTA.I Quarterly Capitalisation free YES 0.10% 0.10% -10 000 - 29 999 -0.15% 0.15% > 30 000 JUNIOR 0.15% 10 000 Monthly YES 20MDL*** free START* TERM DEPOSIT IN USD RAPID everv to current account 90 0.25% 0.50% 100 NO NO free NO free 30 davs or to a card account CLASSIC 210 1.00% 1.20% free fixed rate or to a card account to current account or to a card account SMART 395 1.30% 1.55% NO 100 NO NO free floating rate1 90 0.50% 0.75% 180 1.25% 1.50% YES • CLASSIC to current account 100 NO NO free free 395 1.55% 1.80% floating rate 740 2.00% 2.20% NO 1095 2.50% 2.70% PROGRESS 2 to current account 1095 2.10% 2.30% 250 NO NO Monthly free NO free floating rate 3 **TERM DEPOSIT IN EUR** RAPID to current account 0.25% 0.50% NO NO every 30 days NO 100 free free fixed rate or to a card account CLASSIC every to current account 210 0.50% 0.70% --100 NO NO free NO free 30 days fixed rate or to a card account SMART to current account 395 0.80% 1.10% 100 NO NO monthly free free NO floating rate1 or to a card account 90 0.25% 0.50% 180 0.75% YES • 1.00% CLASSIC everv to current account 395 1.05% 1.30% 100 NO NO free free floating rate 30 days or to a card account 740 1.50% 1.70% NO 1095 2.00% 2.20% PROGRESS ² to current account 1095 250 NO NO 1.30% 1.50% Monthly free NO free floating rate 3 or to a card account

(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%, 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. opening amount 90 000 USD/EUR, calculate in 3 levels

49 000 * 0,77% * 30/365 = 31,01 40 000 * 1,17% * 30/365 = 38,47 → 0,22 + 31,01 + 38,47 = 69,70 USD/EUR interest for one month;

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 days 365* 100 = 61.64

Contact Center 022 256 456

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

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^{*} Free incase of saving account and term deposit opening

^{**} Account is opened only for persons under 18 years

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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

				CONDI	HONS FO	OR SAVING			SITS EX	CLUDI	בט			
		Current interest rate		Interest rate valid from, %		valid fro	m 15.08.20	125				'		
Deposit name	Term, days	Branch	OTP Internet/ Mobile Banking	Branch	OTP Internet/Mobile Banking	minimal balance	maximal balance	supp- lying	partial withdrawal	interest payment	payment method	commission for account opening	renewal	commission for caccoun closing
					S	AVINGS ACCOUN	MDL T IN MDL	(floating ra	ate)					
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	-	1.55%	-	-	-	500	75 000	YES	YES	monthly	capitalisation	free	YES	20MDL***
PROFIT ePROFIT	-	1.55%	-		-	-	75 000	YES****	YES****	monthly	capitalisation	free	YES	20MDL***
MOBIAS										-				
TÎNĂR**	-	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
			ı			TERM DE	POSIT IN I	MDL				1		1
CLASSIC floating rate	365	2.50%	-	-	-	500	-	NO	NO	every 30 days	to current account or to a card account	free	YES	free
	1095	3.25%	3.50%	-	-								NO	
CLASSIC fixe 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%	-	-	-	1,000	-	153	NO	quarterry	Capitalisation	liee	123	nee
						110	SD/EUR			I				I
					S	AVINGS ACCOUN		(floating ra	ate)					
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 TÎNĂR**	-	0.25%	-	-	-	50	7 000	YES	YES	monthly	capitalisation	free	YES	20MDL***
TINAN			l			TERM DE	POSIT IN U	JSD						
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)	1.0	00%	-		100	_	NO	NO	monthly	to current account	free	YES•	free
	9 (months)	1.00%			-			.,,0	1,0		or to a card account	11.00	120-	
SUPREM floating rate ²	25 (months)	1.95%	2.00%	-	-	100	-	NO	NO	monthly	to current account or to a card account	free	NO	free
					S	AVINGS ACCOUN	T IN EUR	(floating ra	ate)					
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 TÎNĂR**	-	0.15%	-	-	-	30	5 000	YES	YES	monthly	capitalisation	free	YES	20MDL***
						TERM DE	POSIT IN E	UR						
CLASSIC floating rate	365	0.20%	-	-	-	100	-	NO	NO	every 30 days	to current account or to a card account	free	YES	free
	5 (months)	0.7	75%		-					30,0				
EXPRES fixed rate	9 (months)	0.75%		-		100	-	NO	NO	monthly	to current account or to a card account	free	YES•	free
SUPREM	25 (months)	1.70%	1.75%			100		NO	NO	monthly	to current account	free	NO	free

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*Account is opened only for persons under 14 years

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**Account is opened only for persons from 14 to 17 years

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**Cheromission for account closing of MOBIAS TINAR, MOBIAS PROFIT, eProfit, MERCI in first year of service is 150MDL. Free of charge the account closing of MOBIAS TINAR at the client's age of 18 years old.

****The commission for account closing of MOBIAS TINAR at the client's age of 18 years old.

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