

Interest rates:

Current account – Junior account – Savings account – Deposits – OTP Sincron package

INDIVIDUALS

Available starting November the 8th, 2011

	CURRENT ACCOUNTS		JUNIOR ACCOUNTS		SAVINGS ACCOUNTS	
Currency	Amounts	Interests	Amounts	Interests	Amounts	Interests
RON	>=0	0.00%	< 500	2.00%	> 0	5.00%
			500 – 5.000	5.25%		
			>= 5.000	5.75%		
EUR	>=0	0.00%	< 100	1.00%	> 0	2.50%
			100 - 1.500	1.50%		
			>= 1.500	2.25%		
USD	>=0	0.00%	>= 0	2.50%	> 0	1.75%
HUF	>=0	0.00%	< 750.000	2.25%	> 0	2.00%
			>= 750.000	3.00%		
GBP	>=0	0.00%	-	-	-	-
CHF	>=0	0.00%	-	-	-	-

The interest for the Junior account is calculated and applies cumulative depending on the amount.

OTP Bank Romania is participant to the Fund for guaranteeing the Deposits in the Banking System, and starting with 30.12.2010. the guaranteed limit for the deposit was increased to 100.000 EUR, equivalent in lei for each account holder. The notion of deposits includes: deposit certificate, term deposits, current accounts, Junior accounts and saving accounts.

Starting with 01.07.2010. according to OUG amendment to the Law no. 571/2003 regarding the Fiscal Code, the tax on the incomes from interests accumulated from current accounts and saving products will be detained. Saving products include all sight deposits, term deposits, saving accounts or deposit certificates (regardless of their constitution day).

Interest rates are fixed and on annualized basis

Minimum amount for opening a Current account: 0

Cash withdrawal commission: RON/FX - individuals 0.50%

TERM DEPOSITS WITH INTEREST TRANSFER AT MATURITY

Currency	Amounts	1 Week	1 Months	2 Months	3 Months	4 Months	6 Months	9 Months	12 Months	18 Months	24 Months
RON	100–4.999	0.75%	5.60% 5.75% for new formed deposits	4.85% 6.00% for new formed deposits	3.85% 5.50% for new formed deposits	3.75% 5.50% for new formed deposits	3.85% 5.25% for new formed deposits	3.95% 5.25% for new formed deposits	3.70% 5.00% for new formed deposits	3.50%	3.25%
	>=5.000	1.50%	6.10% 6.25% for new formed deposits	5.35% 6.50% for new formed deposits	4.35% 6.00% for new formed deposits	4.25% 6.00% for new formed deposits	4.35% 5.75% for new formed deposits	4.45% 5.75% for new formed deposits	4.20% 5.50% for new formed deposits	4.50%	4.25%
EUR	100–4.999	0.50%	1.40% 1.50% for new formed deposits	1.40% 1.60% for new formed deposits	2.20% 2.65% for new formed deposits	2.00% 2.75% for new formed deposits	2.25% 3.00% for new formed deposits	1.35% 1.75% for new formed deposits	1.55% 1.75% for new formed deposits	-	-
	>=5.000	1.00%	2.40% 2.50% for new formed deposits	2.40% 2.60% for new formed deposits	3.20% 3.65% for new formed deposits	3.00% 3.75% for new formed deposits	3.25% 4.00% for new formed deposits	2.35% 2.75% for new formed deposits	2.55% 2.75% for new formed deposits	-	-
USD	100–4.999	0.25%	1.15%	0.75%	0.85%	-	0.95%	0.75%	0.70%	-	-
	>=5.000	0.75%	2.00%	1.70%	2.00%	-	2.10%	1.90%	1.75%	-	-
HUF	25.000–999.999	-	2.00%	2.00%	2.20%	-	2.00%	2.00%	1.75%	-	-
	> = 1.000.000	-	3.00%	3.15%	3.20%	-	3.10%	3.00%	2.75%	-	-
GBP	Min. 100	-	2.50%	-	2.75%	-	2.75%	-	2.50%	-	-
CHF	Min. 100	-	0.00%	-	0.00%	-	0.00%	-	0.10%	-	-

Minimum opening amount for O/N: 30.000 EUR, 30.000 USD or 100.000 RON

Anniversary Deposit: The customers who conclude a new term deposit in RON, EUR or USD in the month with their day of birth, will receive **0.10%** over the standard interest rate. This offer is available only with “automatic deposit liquidation” option and can not be combined with other offers or discounts.

Deposit for retirees: Retirees customers, based on the last pension check or on the account statement in original (not older than two months) receive **0.30%** interest over the standard for deposit in RON and **0.20%** interest over standard that applies to deposit in EUR, USD, HUF and GBP. This offer is available only with “automatic deposit liquidation” option and can not be combined with other offers or discounts.

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Minimum amount for opening a Term Deposit: 100 RON/ EUR/ USD/ CHF/ GBP and 25.000 HUF

Cash withdrawal commission: RON/FX - individuals 0%*

*) 0.5% Cash withdrawal commission for deposits closed before maturity or 1 Week and O/N tenor deposits and amounts from other sources than deposits

TERM DEPOSITS WITH MONTHLY INTEREST TRANSFER				
Currency	Amounts	3 Months	4 Months	6 Months
RON	100–4.999	4.25%	4.00%	4.30%
	>=5.000	4.75%	4.50%	4.80%
EUR	100–4.999	1.60%	1.70%	1.50%
	>=5.000	2.60%	2.70%	2.50%

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Minimum amount for opening a Term Deposit: 100 RON/ EUR

Cash withdrawal commission: RON/FX - individuals 0%*

*) 0.5% Cash withdrawal commission for deposits closed before maturity

PROGRESSIVE TERM DEPOSITS			
Currency	Month	6 Months	12 Months
RON	1	4.00%	3.50%
	2	4.50%	3.75%
	3	5.00%	4.00%
	4	5.50%	4.25%
	5	6.00%	4.50%
	6	8.00%	4.75%
	7	-	5.00%
	8	-	5.50%
	9	-	6.00%
	10	-	6.75%
	11	-	7.00%
	12	-	9.00%
EUR	1	2.00%	1.25%
	2	2.25%	1.50%
	3	2.50%	1.75%
	4	2.75%	2.00%
	5	3.50%	2.25%
	6	5.00%	2.50%
	7	-	2.75%
	8	-	3.00%
	9	-	3.25%
	10	-	3.50%
	11	-	4.00%
	12	-	5.50%

Minimum amount for opening a Progressive Deposit is 1.000 RON/500 EUR

Interest rates for Progressive Deposits are set at the formation and remain unchanged throughout the deposit's period

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Starting with 01.07.2010. according to OUG amendment to the Law no. 571/2003 regarding the Fiscal Code, the tax on the incomes from interests accumulated from current accounts and saving products will be detained. Saving products include all sight deposits, term deposits, saving accounts or deposit certificates (regardless of their constitution day).

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Minimum amount for opening a Term Deposit: 100 RON/ EUR

Cash withdrawal commission: RON/FX - individuals 0%*

*) 0.5% Cash withdrawal commission for deposits closed before maturity

TERM DEPOSITS WITH FLEXIBLE MATURITY		
Currency	Amounts	Maturity
RON	>=100	Any maturity between 1 month – 24 months
EUR	>=100	Any maturity between 1 month – 12 months
USD		
CHF		
GBP		
HUF	>=25.000	

The interest rate for term deposits with flexible maturity varies depending on the choosed maturity and is fixed throughout the deposit's period. The minimum maturity period is 30 days. Ex: The maturity choosed is 49 days. The interest rate for this deposit period will vary between the interest rates for 1 month and 2 months.

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Interest rates are fixed and on annualized basis

Minimum amount for opening a Term Deposit: 100 RON/ EUR

Cash withdrawal commission: RON/FX - individuals 0%*

*) 0.5% Cash withdrawal commission for deposits closed before maturity

TERM DEPOSITS ASSOCIATED WITH INVESTMENTS IN OPEN-END FUNDS - OTP SINCRON						
Currency	Values	1 Month	2 Months	3 Months	4 Months	6 Months
RON	100>=	+ 0.10%	+ 0.20%	+ 0.30%	+0.40%	+0.50%
EUR	100>=	+ 0.10%	+ 0.15%	+0.20%	+0.25%	+0.30%

Interest rate will be applied by the bank after the acquisition before signing the deposit contract and after the reference date of open-end fund units and their maintenance throughout the deposit's validity period. This offer is available only with "automatic deposit liquidation" option and can not be combined with other offers or discounts.

At the date of the deposit formation, the maximum sum in the term deposits associated with investment funds may not exceed the net value of the open-end fund investments held by the client at that time, minus deposits value associated with investment funds already set, if there are any (for deposits formed in EUR, the equivalence in RON is calculated at the NRB exchange rate valid on the date of the deposit's formation).

The minimum amount invested in fund units is 3.500 RON for the entire period of the deposit (the portfolio value is calculated based on the fund units purchased after December 31, 2009, calculated based on the fund unit net value - VUAN - recorded on December 31, 2009).

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Interest rates are fixed and on annualized basis

Minimum amount for opening a Term Deposit: 100 RON/ EUR

Cash withdrawal commission: RON/FX - individuals 0%*

*) 0.5% Cash withdrawal commission for deposits closed before maturity