

Interest rates INDIVIDUALS

Available starting August the 8th, 2011

INTEREST RATE FOR PURCHASE CERTIFICATE OF DEPOSIT WITH DISCOUNT						NOMINAL VALUE
Currency	Term					
	1 month	3 months	6 months	9 months	12 months	
RON	5.35%	6.20%	6.30%	6.00%	6.00%	500 1.500 3.000 5.000
EUR	2.50%	3.00%	3.25%	3.40%	3.50%	500 1.000 2.000 5.000

INTEREST RATE FOR REDEMPTION BEFORE MATURITY OF CERTIFICATE OF DEPOSIT WITH DISCOUNT*					
Currency	Remaining period until maturity				
	<1 month	1-3 months	3-6 months	6-9 months	9-12 months
RON	7.35%	8.20%	8.30%	8.00%	8.00%
EUR	4.50%	5.00%	5.25%	5.40%	5.50%

* The redemption value before maturity varies depending on the number of days remained until maturity!

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: certificate of deposit, 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 certificate of deposit with discount: 500 RON or 500 EUR

Cash withdrawal commission for certificate of deposit redeemed before maturity / at maturity: RON/FX - individuals 0%