

**Interest rates:**

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

**INDIVIDUALS**

**Available starting with 8<sup>th</sup> of May 2019**

| <b>PROMOTIONAL 13 months term deposit</b>           |                   |                        |              |
|---|-------------------|------------------------|--------------|
| <b>(concluded at counter and through OTPdirekt)</b> |                   |                        |              |
| Currency  | Amounts           | Concluded at/ through: | 13 months    |
| <b>RON</b>  | <b>&gt;= 2000</b> | Counter                | 2.80%        |
|   |                   | <b>OTPdirekt</b>       | <b>3.00%</b> |

| <b>PROMOTIONAL 9 months term deposit</b>            |                   |                        |              |
|---|-------------------|------------------------|--------------|
| <b>(concluded at counter and through OTPdirekt)</b> |                   |                        |              |
| Currency  | Amounts           | Concluded at/ through: | 9 months     |
| <b>RON</b>  | <b>&gt;= 2000</b> | Counter                | 2.55%        |
|   |                   | <b>OTPdirekt</b>       | <b>2.75%</b> |

| <b>PROMOTIONAL 4 months term deposit</b>            |                   |                        |              |
|---|-------------------|------------------------|--------------|
| <b>(concluded at counter and through OTPdirekt)</b> |                   |                        |              |
| Currency  | Amounts           | Concluded at/ through: | 4 months     |
| <b>RON</b>  | <b>&gt;= 2000</b> | Counter                | 2.05%        |
|   |                   | <b>OTPdirekt</b>       | <b>2.25%</b> |

|            | <b>CURRENT ACCOUNTS</b><br>(opened at counter and through<br>OTPdirekt) |              | <b>JUNIOR ACCOUNTS</b><br>(opened at counter) |              | <b>SAVINGS ACCOUNTS</b><br>(opened at counter and through<br>OTPdirekt) |              |
|------------|---|--------------|---|--------------|---|--------------|
| Currency   | Amounts   | Interests    | Amounts                                       | Interests    | Amounts   | Interests    |
| <b>RON</b> | ≥0  | <b>0.00%</b> | < 500   | <b>0.75%</b> | < 100   | <b>0.00%</b> |
|            |   |              | 500 – 4,999                                   | <b>1.15%</b> | 100 – 49,999  | <b>1.15%</b> |
|            |   |              | ≥ 5,000                                       | <b>1.30%</b> | ≥50,000   | <b>1.30%</b> |
| <b>EUR</b> | ≥0  | <b>0.00%</b> | < 100   | <b>0.00%</b> | < 100   | <b>0.00%</b> |
|            |   |              | 100 – 1,499                                   | <b>0.10%</b> | 100 – 49,999  | <b>0.10%</b> |
|            |   |              | ≥ 1,500                                       | <b>0.15%</b> | ≥50,000   | <b>0.15%</b> |
| <b>USD</b> | ≥0  | <b>0.00%</b> | ≥ 0   | <b>0.40%</b> | < 100   | <b>0.00%</b> |
|            |   |              |   |              | 100 – 49,999  | <b>0.20%</b> |
|            |   |              |   |              | ≥50,000   | <b>0.40%</b> |
| <b>HUF</b> | ≥0  | <b>0.00%</b> | < 750,000                                     | <b>0.05%</b> | < 100   | <b>0%</b>    |
|            |   |              |   |              | 100 – 49,999  | <b>0.05%</b> |
|            |   |              | ≥ 750,000                                     | <b>0.10%</b> | ≥50,000   | <b>0.10%</b> |
| <b>GBP</b> | ≥0  | <b>0.00%</b> | -   | -            | -   | -            |
| <b>CHF</b> | ≥0  | <b>0.00%</b> | -   | -            | -   | -            |

The interest rates for the Junior and savings account are calculated and applied cumulative depending on the amount.

| TERM DEPOSITS WITH INTEREST TRANSFER AT MATURITY |                                     |                  |              |              |              |              |              |              |  |   |              |              |              |
|--|-------------------------------------|------------------|--------------|--------------|--------------|--------------|--------------|--------------|--|---|--------------|--------------|--------------|
| Currency   | Concluded at/through                | Amounts          | 1 Week**     | 1 Month      | 2 Months     | 3 Months     | 4 Months**   | 6 Months     | 7 Months**                             | 9 Months                                  | 12 Months    | 18 Months    | 24 Months    |
| RON  | Over the counter                    | 100 – 49,999     | 0.50%        | 1.20%        | 1.20%        | 1.30%        | 1.35%        | 1.50%        | Over the counter Amount >= 2,000 2.50% | 2.00%                                     | 2.00%        | 2.25%        | 1.85%        |
|  | <b>OTPdirekt</b>                    |                  | <b>0.70%</b> | <b>1.40%</b> | <b>1.40%</b> | <b>1.50%</b> | <b>1.55%</b> | <b>1.70%</b> |  | <b>2.20%</b>                              | <b>2.20%</b> | <b>2.45%</b> | <b>2.05%</b> |
|  | Over the counter                    | 50,000 – 99,999  | 0.55%        | 1.25%        | 1.25%        | 1.35%        | 1.40%        | 1.55%        |  | <b>OTPdirekt Amount &gt;= 2,000 2.70%</b> | 2.05%        | 2.05%        | 2.30%        |
|  | <b>OTPdirekt</b>                    |                  | <b>0.75%</b> | <b>1.45%</b> | <b>1.45%</b> | <b>1.55%</b> | <b>1.60%</b> | <b>1.75%</b> | <b>2.25%</b>                           |   | <b>2.25%</b> | <b>2.50%</b> | <b>2.05%</b> |
|  | Over the counter                    | >= 100,000       | 0.60%        | 1.30%        | 1.35%        | 1.40%        | 1.45%        | 1.60%        | <b>2.70%</b>                           |   | 2.10%        | 2.10%        | 2.35%        |
|  | <b>OTPdirekt</b>                    |                  | <b>0.80%</b> | <b>1.50%</b> | <b>1.55%</b> | <b>1.60%</b> | <b>1.65%</b> | <b>1.80%</b> |  | <b>2.30%</b>                              | <b>2.30%</b> | <b>2.55%</b> | <b>2.15%</b> |
| EUR  | Ghiseu                              | 100 – 9,999      | 0.00%        | 0.08%        | 0.08%        | 0.13%        | 0.13%        | 0.13%        |  | 0.13%                                     | 0.18%        | 0.18%        | 0.18%        |
|  | <b>OTPdirekt</b>                    |                  | <b>0.00%</b> | <b>0.18%</b> | <b>0.18%</b> | <b>0.23%</b> | <b>0.23%</b> | <b>0.23%</b> |  | <b>0.23%</b>                              | <b>0.28%</b> | <b>0.28%</b> | <b>0.28%</b> |
|  | Ghiseu                              | 10,000 – 29,999  | 0.00%        | 0.09%        | 0.09%        | 0.14%        | 0.14%        | 0.14%        |  | 0.14%                                     | 0.19%        | 0.19%        | 0.19%        |
|  | <b>OTPdirekt</b>                    |                  | <b>0.00%</b> | <b>0.19%</b> | <b>0.19%</b> | <b>0.24%</b> | <b>0.24%</b> | <b>0.24%</b> |  | <b>0.24%</b>                              | <b>0.29%</b> | <b>0.29%</b> | <b>0.29%</b> |
|  | Ghiseu                              | >= 30,000        | 0.00%        | 0.10%        | 0.10%        | 0.15%        | 0.15%        | 0.15%        |  | 0.15%                                     | 0.20%        | 0.20%        | 0.20%        |
|  | <b>OTPdirekt</b>                    |                  | <b>0.00%</b> | <b>0.20%</b> | <b>0.20%</b> | <b>0.25%</b> | <b>0.25%</b> | <b>0.25%</b> |  | <b>0.25%</b>                              | <b>0.30%</b> | <b>0.30%</b> | <b>0.30%</b> |
| USD  | Over the counter & <b>OTPdirekt</b> | 100 – 4,999      | 0.05%        | 0.55%        | 0.55%        | 0.60%        | -            | 0.65%        |  | 0.75%                                     | 0.90%        | 0.95%        | 1.00%        |
|  |                                     | >= 5,000         | 0.15%        | 0.65%        | 0.65%        | 0.70%        | -            | 0.75%        |  | 0.85%                                     | 1.00%        | 1.05%        | 1.10%        |
| HUF  | Over the counter & <b>OTPdirekt</b> | 25,000 – 999,999 | -            | 0.05%        | 0.05%        | 0.05%        | -            | 0.10%        |  | 0.10%                                     | 0.10%        | -            | -            |
|  |                                     | >= 1,000,000     | -            | 0.10%        | 0.10%        | 0.10%        | -            | 0.15%        |  | 0.15%                                     | 0.15%        | -            | -            |
| GBP  | Over the counter & <b>OTPdirekt</b> | Min. 100         | -            | <b>0.25%</b> | -            | <b>0.30%</b> | -            | <b>0.35%</b> |  | -   | <b>0.40%</b> | -            | -            |
| CHF**  | Over the counter & <b>OTPdirekt</b> | N/A              | -            | 0.00%        | -            | 0.00%        | -            | 0.00%        |  | 0.00%                                     | 0.00%        | 0.00%        | 0.00%        |
|  |                                     | N/A              | -            | 0.00%        | -            | 0.00%        | -            | 0.00%        |  | 0.00%                                     | 0.00%        | 0.00%        | 0.00%        |

| TERM DEPOSITS WITH MONTHLY INTEREST TRANSFER<br>(concluded at counter and through OTPdirekt) |           |                       |              |              |              |
|--|-----------|-----------------------|--------------|--------------|--------------|
| Currency   | Amounts   | Concluded at/ through | 3 Months     | 4 Months**   | 6 Months     |
| RON  | < 25,000  | Over the counter      | 1.25%        | 1.30%        | 1.35%        |
|  |           | <b>OTPdirekt</b>      | <b>1.45%</b> | <b>1.50%</b> | <b>1.55%</b> |
|  | >= 25,000 | Over the counter      | 1.30%        | 1.35%        | 1.40%        |
|  |           | <b>OTPdirekt</b>      | <b>1.50%</b> | <b>1.55%</b> | <b>1.60%</b> |
| EUR  | 100–4,999 | Over the counter      | 0.10%        | 0.15%        | 0.15%        |
|  |           | <b>OTPdirekt</b>      | <b>0.20%</b> | <b>0.25%</b> | <b>0.25%</b> |
|  | >=5,000   | Over the counter      | 0.15%        | 0.20%        | 0.20%        |
|  |           | <b>OTPdirekt</b>      | <b>0.25%</b> | <b>0.30%</b> | <b>0.30%</b> |

**NOTE:** The monthly interest term deposit offer cannot be cumulated with other offers of the Bank.

| <b>PROGRESSIVE TERM DEPOSITS</b><br>(concluded at counter and through OTPdirekt) |       |          |           |
|--|-------|----------|-----------|
| Currency   | Month | 6 Months | 12 Months |
| RON  | 1     | 0.45%    | 0.35%     |
|  | 2     | 0.45%    | 0.35%     |
|  | 3     | 0.80%    | 0.35%     |
|  | 4     | 1.65%    | 0.35%     |
|  | 5     | 2.15%    | 0.45%     |
|  | 6     | 2.65%    | 0.95%     |
|  | 7     | -        | 1.55%     |
|  | 8     | -        | 2.25%     |
|  | 9     | -        | 2.55%     |
|  | 10    | -        | 2.65%     |
|  | 11    | -        | 2.75%     |
|  | 12    | -        | 2.95%     |
| EUR  | 1     | 0.05%    | 0.05%     |
|  | 2     | 0.10%    | 0.10%     |
|  | 3     | 0.10%    | 0.10%     |
|  | 4     | 0.10%    | 0.10%     |
|  | 5     | 0.30%    | 0.10%     |
|  | 6     | 0.30%    | 0.10%     |
|  | 7     | -        | 0.25%     |
|  | 8     | -        | 0.25%     |
|  | 9     | -        | 0.30%     |
|  | 10    | -        | 0.30%     |
|  | 11    | -        | 0.30%     |
|  | 12    | -        | 0.30%     |

**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.

| TERM DEPOSITS WITH FLEXIBLE MATURITY<br>(concluded at counter) |         |  |
|--|---------|--|
| Currency   | Amounts | Maturity                                 |
| RON  | ≥100    | Any maturity between 1 month – 24 months |
| EUR  |         |  |
| USD  |         |  |
| CHF  |         |  |
| GBP  | ≥100    | Any maturity between 1 month – 12 months |
| 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.

**OTP SINCRON TERM DEPOSITS ASSOCIATED WITH INVESTMENTS IN FUNDS:  
( concluded at counter)**

| Investment funds               | Currency   | Values          | 6 months      | 9 months      | 12 months     | 18 months     | 24 months     |
|--------------------------------|------------|-----------------|---------------|---------------|---------------|---------------|---------------|
| <b>OTP ComodisRO</b>           | <b>RON</b> | <b>&gt;=100</b> | <b>+0,25%</b> | <b>+0,30%</b> | <b>+0,40%</b> | <b>+0,50%</b> | <b>+0,50%</b> |
| <b>OTP Obligatiuni</b>         | <b>RON</b> | <b>&gt;=100</b> | <b>+0,35%</b> | <b>+0,40%</b> | <b>+0,45%</b> | <b>+0,50%</b> | <b>+0,50%</b> |
| <b>OTP Premium Return</b>      | <b>RON</b> | <b>&gt;=100</b> | <b>+0,35%</b> | <b>+0,65%</b> | <b>+0,80%</b> | <b>+0,85%</b> | <b>+0,85%</b> |
| <b>OTP AvantisRO</b>           | <b>RON</b> | <b>&gt;=100</b> | <b>+0,35%</b> | <b>+0,65%</b> | <b>+0,90%</b> | <b>+1,00%</b> | <b>+1,00%</b> |
| <b>OTP Global Mix</b>          | <b>RON</b> | <b>&gt;=100</b> | <b>+0.35%</b> | <b>+0.65%</b> | <b>+0.80%</b> | <b>+0.85%</b> | <b>+0.85%</b> |
| <b>OTP Euro Bond</b>           | <b>EUR</b> | <b>&gt;=100</b> | <b>+0,25%</b> | <b>+0,25%</b> | <b>+0,35%</b> | <b>+0,40%</b> | <b>+0,40%</b> |
| <b>OTP EURO Premium Return</b> | <b>EUR</b> | <b>&gt;=100</b> | <b>+0.30</b>  | <b>+0.50%</b> | <b>+0.60%</b> | <b>+0.70%</b> | <b>+0.80%</b> |
| <b>OTP Dollar Bond</b>         | <b>USD</b> | <b>&gt;=100</b> | <b>+0,25%</b> | <b>+0,25%</b> | <b>+0,35%</b> | <b>+0,35%</b> | <b>+0,35%</b> |

**OTP Sincron term deposits associated with investments in funds:**

Bonus interest rates will be applied by the bank as a result of fund units acquisition, through the public offer of open-end investment funds distributed by OTP Bank Romania (OTP AvantisRO, OTP Obligatiuni, OTP ComodisRO, OTP Euro Bond, OTP Dollar Bond, OTP Premium Return, OTP EURO Premium Return and OTP Global Mix).

The deposit opening should be made in the same day as the subscription and the fund units have to remain in the client's portfolio until the maturity of the deposit. The promotional deposit is available only with the option of "automatic liquidation" at the maturity date and cannot be combined with other offers or discounts promoted by the Bank.

At the deposit opening date, the maximum amount of all term deposits associated with investment funds should not exceed the net value of subscriptions made by the client in that day, in the open-end investment funds associated with deposits.

The minimum amount invested in fund units is RON 1,000 or EUR/USD equivalent. The minimum amount for opening a promotional deposit is 100 RONEUR/USD. For OTP Premium Return fund the minimum investment amount is equivalent of one fund unit.

#### GENERAL INFORMATION REGARDING SAVINGS PRODUCTS IN OTP BANK ROMANIA S.A OFFERS.

Minimum amount for opening a Term Deposit: 100 RON/ EUR/USD, 2000 RON for promotional deposits opened for 4M, 9M and 13M.

**\*\*The standard term deposits with interest paid at maturity and monthly interest payment, with maturities of 1 week and 4 months, the term deposits in CHF (all maturities) and promo 7 months deposits,** are not available on the current offer of the Bank. For these types of products in portfolio, the Bank offers the standard interest displayed for each product type.

**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 interest rate offered at counter. This offer is available only with "automatic deposit liquidation" option and cannot be combined with other offers!

**Deposit concluded through OTPdirekt service:** The customers who form a new term deposit through Internet Banking, Contact Center or SmartBank, receive 0.20% interest over the interest rate offered over the counter for deposits in RON and 0.10% interest over the interest rate offered at counter for deposits in EUR. This offer cannot be combined with other offers (ex: anniversary deposit, deposit for retirees, progressive term deposit, term deposit with flexible maturity).

**Note:** the bonus mentioned above is already included in the interest rate presented in the table shown on the second page.

**Deposit for retirees:** Retirees customers receive 0.20% interest over the interest rate offered at counter for deposit in RON and 0.10% interest over the interest rate offered at counter for to deposit in EUR, USD, HUF, CHF and GBP. This offer cannot be combined with other offers, discounts. The deposit can be formed through Contact Center service as well, only in case the client receives the pension in an account opened at OTP Bank. The **bonus will be granted only within the package addressed to the retirees, regardless of the opening date of the current account.**

**Term deposits addressed to clients from the Private Banking Group:** Clients from the Private Banking Group who conclude over the counter or through OTPdirekt a new term deposit in RON will receive a bonus of 0.30% over the interest rate offered at counter and a bonus of 0.20% for the deposits in EUR or USD! This offer is available only with the option of "automatic liquidation at maturity" and cannot be combined with other offers.

**OTP Bank Romania S.A. is participating at the Guarantee Fund for Banking Deposits (FGDB),** and their depositors benefit, by compensations payment, of guarantee of the deposits held, within the cover limit established by the law periodically, which is EUR 100,000 (RON equivalent) at the present time, for each account holder. This cover limit was established by the Law no. 311/2015 regarding the deposits guarantee schemes and guarantee fund for banking deposits, published in the Official Monitor no. 918 from December 11, 2015. According to the law, the „deposit" notion represents any credit balance, including due interest, resulted from funds held in an account or from transitory situations deriving from current banking transactions that should be reimbursed by the financial institution, according to the legal and contractual conditions applicable, including term deposits and savings accounts, and the notion „cover limit" represents the maximum level of the guarantee/ per depositor/ per credit institution, applicable according with article 61 paragraph (3) or, after case according with article 62.

Do not fall into the category of deposits, as they were defined, credit balances whose existence can only be proven by a financial instrument, as it is defined in article 2 paragraph (1) point 11 of Law no. 297/2004 regarding the capital market, as amended and supplemented, unless it is a savings product certified by a certificate of existing nominal deposit on July 2, 2014. More information can be obtained by accessing depositors document: „Information for depositors". More details are available on the website: [www.fgdb.ro](http://www.fgdb.ro).

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 Term Deposit: 100 RON/ EUR/USD/CHFGBP.

Management fee for the current account: 5 RON or equivalent, regardless of the number of current accounts opened for each client.

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

\*) 0.5% Cash withdrawal commission for deposits closed before maturity, O/N deposits, 1 Weekdeposits or 1 month deposits, that reach the maturity moment and amounts from other sources than deposits.

**Note:** For the clients who have the current account opened before 02.04.2013 (inclusive) and for the clients who benefit of a special promotion offered by the Bank, the monthly management fee for the current account is RON 0/month. For the clients who have the current account opened between 03.04.2013 – 29.11.2013 (inclusive), the monthly management fee for the current account is RON 3/ month. Starting with 01.11.2015, the clients from the merger project with Banca Millennium S.A. will have a monthly administration fee of RON 4/ month/ client. The clients who benefit of a special promotion offered by the bank have a monthly management fee for the current account of 0 RON/month.