

Interest rates:

Current account – Junior account – Savings account – Deposits

INDIVIDUALS

Available starting with 29th of March 2024

Savings products in the current active offer of the bank

	CURRENT ACCOUNTS (opened at counter and through OTPdirekt)		JUNIOR ACCOUNTS (opened at counter)		SAVINGS ACCOUNTS (opened at counter and through OTPdirekt)	
Currency	Amounts	Interests	Amounts	Interests	Amounts	Interests
RON	≥0	0,00%	< 500	0,75%	< 100	0,00%
			500 – 4.999	1,15%	100 – <50.000	1,15%
			≥ 5.000	1,30%	≥50.000	1,30%
EUR	≥0	0,00%	< 100	0,00%	< 100	0,00%
			100 – 1.499	0,10%	100 – <50.000	0,10%
			≥ 1.500	0,15%	≥50.000	0,15%
USD	≥0	0,00%	≥0	0,40%	< 100	0,00%
					100 – <50.000	0,20%
					≥50.000	0,40%
HUF	≥0	0,00%	< 750.000	0,05%	< 100	0,00%
			≥ 750.000	0,10%	100 – <50.000	0,05%
					≥50.000	0,10%
GBP	≥0	0,00%	-	-	-	-
CHF	≥0	0,00%	-	-	-	-

	CONT JUNIOR Campaign „Become an OTP Bank customer and save advantageously” (opened at counter)		CONT DE ECONOMII Campaign „Become an OTP Bank customer and save advantageously” (opened at counter and through OTPdirekt)	
Currency	Amounts	Interests	Amounts	Interests
RON	< 500	1,75%	< 100	0,00%
	500 – <5.000	2,15%	100 – <50.000	2,30%
	≥ 5.000	2,30%	≥50.000	2,50%

NOTES:

- The interest rates for the Junior and savings account are calculated and applied cumulative depending on the amount.
- The period of Campaign „Devino client OTP Bank si economisteste avantajos” was between **15 septembrie -15 decembrie 2022**

TERM DEPOSITS WITH INTEREST TRANSFER AT MATURITY						
Currency	Concluded at/ through	Amounts	1 month	3 months	6 months	12 months
RON	Over the counter	100 – <100.000	4.85%	5.50%	5.85%	5.85%
	OTPdirekt		5.00%	5.65%	6.00%	6.00%
	Over the counter	≥100.000	5.05%	5.70%	6.05%	6.05%
	OTPdirekt		5.20%	5.85%	6.20%	6.20%
EUR	Over the counter	100 – <10.000	2.50%	2.75%	3.00%	3.25%
	OTPdirekt		2.65%	2.90%	3.15%	3.40%
	Over the counter	≥ 10.000	2.70%	2.95%	3.20%	3.45%
	OTPdirekt		2.85%	3.10%	3.35%	3.60%
USD	Over the counter	100 – <5.000	2.20%	2.70%	3.30%	3.80%
	OTPdirekt		2.35%	2.85%	3.45%	3.95%
	Over the counter	≥ 5.000	2.30%	2.80%	3.40%	3.90%
	OTPdirekt		2.45%	2.95%	3.55%	4.05%
HUF	Over the counter & OTPdirekt	25.000 – <1.000.000	0.05%	0.05%	0.10%	0.10%
		≥1.000.000	0.10%	0.10%	0.15%	0.15%
GBP	Over the counter & OTPdirekt	≥100	0.25%	0.30%	0.35%	0.40%

TERM DEPOSITS WITH MONTHLY INTEREST TRANSFER				
Currency	Concluded at / through	Amounts	3 months	6 months
RON	Over the counter	< 25.000	5.35%	5.60%
	OTPdirekt		5.50%	5.75%
	Over the counter	≥ 25.000	5.40%	5.75%
	OTPdirekt		5.55%	5.90%
EUR	Over the counter	100 – <5.000	2.65%	2.70%
	OTPdirekt		2.80%	2.85%
	Over the counter	≥5.000	2.70%	2.80%
	OTPdirekt		2.85%	2.95%

NOTE:

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

Savings products that are no longer available in the bank's offer

TERM DEPOSITS WITH INTEREST TRANSFER AT MATURITY										
Currency	Concluded at/ through	Amounts	1 week	2 months	4 months	7 months	9 months	13 months	18 months	24 months
RON	Over the counter	100 – <50.000	0,50%	1,20%	1,30%	Over the counter Amount ≥ 2.000	1,30%	Over the counter Amount ≥ 2.000	2,25%	1,85%
	OTPdirekt		0,70%	1,40%	1,50%		1,50%		2,45%	2,05%
	Over the counter	50.000 – <100.000	0,55%	1,25%	1,35%	1,30%	1,35%	2,15%	2,30%	1,85%
	OTPdirekt		0,75%	1,45%	1,55%		1,55%		2,50%	2,05%
	Over the counter	≥100.000	0,60%	1,30%	1,40%	Amount ≥ 2.000	1,40%	Amount ≥ 2.000	2,35%	1,95%
	OTPdirekt		0,80%	1,50%	1,60%		1,60%		2,55%	2,15%
EUR	Over the counter & OTPdirekt	100 – <10.000	0,00%	0,08%	0,13%		0,13%		0,18%	0,18%
		10.000 – <30.000	0,00%	0,09%	0,14%		0,14%		0,19%	0,19%
		≥ 30.000	0,00%	0,10%	0,15%		0,15%		0,20%	0,20%
USD	Over the counter & OTPdirekt	100 – <5.000	0,05%	0,35%	-		0,50%		0,55%	0,55%
		≥ 5.000	0,15%	0,40%	-		0,55%		0,60%	0,60%
HUF	Over the counter & OTPdirekt	25.000 – <1.000.000	-	0,05%	-		0,10%		-	-
		≥ 1.000.000	-	0,10%	-		0,15%		-	-

Interest rate for CHF term deposits with interest transfer at maturity is 0.00%, regardless the term.

TERM DEPOSITS WITH MONTHLY INTEREST TRANSFER			
Currency	Concluded at/ through	Amounts	4 months
RON	Over the counter	< 25.000	1,15%
	OTPdirekt		1,35%
	Over the counter	≥ 25.000	1,20%
	OTPdirekt		1,40%
EUR	Over the counter & OTPdirekt	100–<5.000	0,15%
		≥ 5.000	0,20%

TERM DEPOSITS WITH FLEXIBLE MATURITY		
Currency	Amount	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. 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.

PROGRESSIVE TERM DEPOSITS			
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.

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

Minimum amount for O/N deposits is EUR 30,000, USD 30,000 or RON 100,000.

Anniversary Deposit: The customers, who conclude a new term deposit in RON in the month with their day of birth, will receive 0.10% over the interest rate offered at counter. If the deposit is opened online, the customer also benefits from the bonus for OTPdirekt. This offer is available only with "automatic deposit liquidation" option!

Deposit concluded through OTPdirekt service: The customers who open a new term deposit through Internet Banking, Contact Center or SmartBank, receive 0.15% interest over the interest rate offered over the counter for deposits in RON, EUR or USD. This offer cannot be combined with other offers (ex: anniversary deposit, deposit for retirees).

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

Deposit for retirees: Customers which have a package for retirees receive, when opening a deposit, 0.20% interest over the interest rate offered at counter for deposit in RON. This offer cannot be combined with other offers or discounts. The deposit can be opened through Contact Center service as well. The **bonus is valid as long as the customers have the package addressed to the retirees.**

Term deposits addressed to Private Banking and OTP Privilege Banking clients: Clients that contracted a Private Banking package or a OTP Privilege Banking package who conclude over the counter or through OTPdirekt a new term deposit in RON, EUR or USD will receive a bonus of 0.25% over the interest rate offered at counter! This offer cannot be combined with other offers.

Term deposits concluded with automatic rollover option are prolonged for the same period of time, with the annual interest rate practiced by OTP BANK ROMANIA S.A. on the rollover date, to which are added any interest bonuses, in force on the rollover date.

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.

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 are annualized (percentage per year).

The interest rates presented in this document will be applied for term deposits in the cumulative amount below 20,000,000 RON equivalent per client. For term deposits in the cumulative amount equal to or over 20,000,000 RON equivalent per client, the Global Markets Directorate within OTP Bank will establish the interest rates. These rules are applicable to all term deposits held by a client, regardless of the time of their establishment.

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%*

*) 1.5%, minimum 10 RON or 5 EUR equivalent in the withdrawn currency, cash withdrawal commission for deposits closed before maturity, O/N deposits, 1 Week deposits or 1 month deposits, that reach the maturity moment and amounts from other sources than deposits. In case of amounts exceeding EUR 5.001 or equivalent, prior appointment is required, with 1 (one) working day before maturity date. Details regarding the appointment for cash withdrawal and the fees applicable in case of non-prior appointment can be found in the brochure of fees and commissions in force.

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