

LEGAL ENTITIES

Valid starting with 06.03.2024

Legal entities with a turnover higher than EUR 2.000.000 equivalent

* For the term deposits in a total amount lower than RON 20 million equiv. per client, there will be applicable the interest rates according to the policies in force.

For the term deposits in a total amount equal or higher than RON 20 million equiv. per client, the interest rates will be subject of negotiation with the Treasury Directorate of OTP Bank. These rules are applicable to all the term deposits made by a client, irrespective of the moment the term deposits were made.

Currency	CURRENT ACCOUNT		OVERNIGHT DEPOSITS		*TERM DEPOSITS											
	Amounts	Interests	Amounts	Interests	Amounts	1 Week	2 Weeks	1 Month	2 Months	3 Months	6 Months	9 Months	12 Months	18 Months	24 Months	
RON	< 500	0.00%	Min. 50.000	Set daily by the Treasury Department	< 25.000	2.50%	2.75%	4.75%	4.85%	5.25%	5.50%	5.40%	5.50%	4.75%	4.75%	
	>=500	0.00%			>=25.000	2.55%	2.75%	4.80%	4.90%	5.30%	5.55%	5.45%	5.55%	4.80%	4.80%	
EUR	< 500	0.00%	Min. 15.000		< 5.000	0.20%	0.25%	1.50%	1.55%	2.00%	2.00%	2.05%	2.25%	2.25%	2.25%	2.25%
	>=500	0.00%			>= 5.000	0.25%	0.30%	1.55%	1.60%	2.05%	2.05%	2.10%	2.30%	2.30%	2.30%	
USD	< 500	0.00%	Min. 15.000		< 5.000	0.50%	0.65%	2.25%	2.50%	2.75%	3.00%	3.25%	3.50%	2.45%	2.45%	
	>=500	0.00%			>= 5.000	0.55%	0.70%	2.50%	2.75%	2.80%	3.05%	3.30%	3.55%	2.50%	2.50%	
HUF	< 40.000	0.00%	Min. 4.000.000		-	-	-	0.25%	0.30%	0.40%	0.50%	0.60%	0.75%	-	-	
	>=40.000	0.00%			-	-	-	0.25%	0.30%	0.40%	0.50%	0.60%	0.75%	-	-	
GBP	< 500	0.00%	Min. 15.000		-	-	-	0.25%	0.30%	0.40%	0.50%	0.60%	0.75%	-	-	
	>=500	0.00%			-	-	-	0.25%	0.30%	0.40%	0.50%	0.60%	0.75%	-	-	

The minimum amount to constitute a term deposit is RON 100, EUR 100, USD 100, HUF 25.000, GBP 100.

Interest rates are fixed until deposit maturity.

Interest rates are on annualized basis.

Minimum amount for opening current account: 0

Discounted interest rate for funds available on current credit card 0%

In case of the overnight deposits, the minimum amounts apply inclusively to the ones set-up later than 08.08.2013, based on the Overnight Deposit Contracts signed prior to 08.08.2013.

OTP Bank Romania SA is participant to the Bank Deposit Guarantee Fund, as deposit guarantee scheme officially recognized in Romania. The guaranteed cap amount for the Fund eligible deposits is set for the equivalent in lei of 100.000 Euro, for warranted deponent and for credit institute.

Starting with 14.06.2017, the interest paid for the deposits opened at the Bank's counters by the clients who own Electronic and Gold packages (packages withdrawn from the Bank's current offer), for standard terms higher or equal with one month, will be higher with 0,10 p.p. than the standard interest provided by the Bank, and the interest paid for these clients for the amounts from the current accounts in RON, will be higher with 0,05 p.p. than the standard interest paid by the Bank. The interest bonus is applicable during the availability period of the package.