

Authorized physical persons & Entities with no legal personality

Valid starting 21.09.2020



Physical authorized persons, individual enterprises and family enterprises authorized to carry out economic activities according to O.U.G. No. 44/2008 (with all subsequent amendments) and individuals exercising liberal professions and other activities whose economic progress and organization is governed by special laws

* 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 deposit were made.

Currency	CURRENT ACCOUNT*		SAVING ACCOUNT		OVERNIGHT DEPOSITS		*TERM DEPOSITS											
	Amount	Interests	Amount	Interests	Amount	Interests	Amount	1 Week	2 Weeks	1 Month	2 Months	3 Months	6 Months	9 Months	12 Months	18 Months	24 Months	
RON	< 500	0.00%	0 – 999	0.00%	Min. 50.000	Set daily by the Treasury Department	< 25.000	0.10%	0.45%	0.70%	0.75%	0.80%	0.95%	1.05%	1.20%	1.25%	1.30%	
	>=500	0.00%	1.000 – 19.999	0.20%			>=25.000	0.15%	0.50%	0.75%	0.80%	0.85%	1.00%	1.10%	1.25%	1.30%	1.35%	
			20.000 – 99.999	0.30%														
EUR	< 500	0.00%	0 – 499	0.00%	Min. 15.000		< 5.000	0.05%	0.05%	0.05%	0.05%	0.10%	0.10%	0.15%	0.15%	0.15%	0.15%	0.15%
	>=500	0.00%	500 – 4.999	0.00%			>= 5.000	0.05%	0.05%	0.10%	0.10%	0.15%	0.15%	0.20%	0.20%	0.20%	0.20%	
			5.000 – 19.999	0.05%														
USD	< 500	0.00%	-	-	Min. 15.000		< 5.000	-	0.15%	0.25%	0.25%	0.30%	0.30%	0.30%	0.35%	0.35%	0.35%	0.35%
	>=500	0.00%	-	-			>= 5.000	0.10%	0.20%	0.30%	0.30%	0.35%	0.35%	0.35%	0.40%	0.40%	0.40%	
			-	-														
HUF	< 40.000	0.00%	-	-	Min. 4.000.000		-	-	-	0.05%	0.05%	0.05%	0.10%	0.10%	0.10%	-	-	
	>=40.000	0.00%	-	-			-	-	-	-	0.05%	0.05%	0.05%	0.10%	0.10%	0.10%	-	-
GBP	< 500	0.00%	-	-	Min. 15.000		-	-	-	0.10%	0.10%	0.15%	0.20%	0.20%	0.25%	-	-	
	>=500	0.00%	-	-			-	-	-	-	0.10%	0.10%	0.15%	0.20%	0.20%	0.25%	-	-

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

The monthly administration fee is 15 RON/current account

The withdrawal fee is 0.50% min 5 RON for lei and 0.85% min. 3 EUR for FCY

Interest rates are fixed

Interest rates are on annualized basis

Minimum amount for opening current account: 0

*) The interest rate paid for available balance of the credit card current account is 0%

OTP Bank Romania S.A. is participant to the Bank Deposit Guarantee Fund, as statutory deposit guarantee scheme, officially recognized in Romania. The guaranteed limit for eligible deposits is of EUR 100.000, equivalent in lei per depositor and per credit institution.

Starting with 14.06.2017 the interest rate granted for deposits over the counter with terms greater than or equal to one month, for clients who own Electronic or Gold package (packages withdrawn from the Bank's current offer) will be higher than the standard interest rate offered by the Bank with 0.10 p.p. and the interest rate granted for current accounts held by these clients, in RON, will be higher than the standard Bank's interest rate. The interest bonus is applicable during the availability period of package.

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These rules are applicable to all the term deposits made by a client, irrespective of the moment the term deposit were made.

Currency	CURRENT ACCOUNT*		OVERNIGHT DEPOSITS		* TERM DEPOSITS										
	Amount	Interests	Amount	Interests	Amount	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	0.10%	0.45%	0.70%	0.75%	0.80%	0.95%	1.05%	1.20%	1.25%	1.30%
	>=500	0.00%			>=25.000	0.15%	0.50%	0.75%	0.80%	0.85%	1.00%	1.10%	1.25%	1.30%	1.35%
EUR	< 500	0.00%	Min. 15.000		< 5.000	0.05%	0.05%	0.05%	0.05%	0.10%	0.10%	0.15%	0.15%	0.15%	0.15%
	>=500	0.00%			>= 5.000	0.05%	0.05%	0.10%	0.10%	0.15%	0.15%	0.20%	0.20%	0.20%	0.20%
USD	< 500	0.00%	Min. 15.000		< 5.000	-	0.15%	0.25%	0.25%	0.30%	0.30%	0.30%	0.35%	0.35%	0.35%
	>=500	0.00%			>= 5.000	0.10%	0.20%	0.30%	0.30%	0.35%	0.35%	0.35%	0.40%	0.40%	0.40%
HUF	< 40.000	0.00%	Min. 4.000.000		-	-	-	0.05%	0.05%	0.05%	0.10%	0.10%	0.10%	-	-
	>=40.000	0.00%			-	-	-	0.10%	0.10%	0.15%	0.20%	0.20%	0.25%	-	-
GBP	< 500	0.00%	Min. 15.000		-	-	-	0.10%	0.10%	0.15%	0.20%	0.20%	0.25%	-	-
	>=500	0.00%			-	-	-	0.10%	0.10%	0.15%	0.20%	0.20%	0.25%	-	-

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

The monthly administration fee is 15 RON/current account

The withdrawal fee is 0.50% min. 5 RON for lei and 0.85% min. 3 EUR for FCY

Interest rates are fixed

Interest rates are on annualized basis

Minimum amount for opening current account: 0

*) The interest rate paid for available balance of the credit card current account is 0%

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

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

Interest Rates Paid For Deposits With Interest paid In Advance Valid starting 21.09.2020

Companies (with a turnover of maximum 2,000,000 EUR) and Physical authorized persons, individual enterprises and family enterprises authorized to carry out economic activities according to O.U.G. No. 44/2008 (will all subsequent amendments) and individuals exercising liberal professions and other activities whose economic progress and organization is governed by special laws.

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*DEPOSITS WITH INTEREST PAID IN ADVANCE				
Currency	Amounts	3 Months	4 Months	6 Months
RON	< 25.000	0.70%	0.70%	0.85%
	>=25.000	0.75%	0.75%	0.90%
EUR	< 5.000	0.05%	0.05%	0.05%
	>= 5.000	0.10%	0.10%	0.10%
USD	< 5.000	0.25%	0.25%	0.25%
	>= 5.000	0.30%	0.30%	0.30%

The minimum amount to constitute a term deposit is 500 RON, 500 EUR, 500 USD
 The monthly administration fee is 15 RON/month/current account
 The withdrawal fee is 0.50% min. 5 RON for lei and 0.85% min. 3 EUR for FCY
 Interest rates are fixed
 Interest rates are on annualized basis (percentage/year)
 Minimum amount for opening a Current account: 0

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