

Information on the terms and conditions of issuing and servicing credit cards for individuals

Information on conditions and fees for credit card holders		
General Conditions		
Product Name	MasterCard Standard NEOS	Visa Gold Credit
Account currency		MDL
Opening of current account with attached card		0 MDL
Annual card maintenance fee		0 EUR
Modification of PIN code at OTP Bank's ATMs		NO FEE
Înlocuire card din motiv de pierdere/furt/deteriorare		3 EUR
Fees for operations and services		
Supply the bank card		
Supplying card account via transfer		NO FEE
Supplying the card's account through CASH IN service at OTP Bank ATM		NO FEE
Cash withdrawal		
Using OTP Bank ATMs for cash withdrawal		1.9% + 0.6 EUR
Using ATMs / POS of other banks from Moldova for cash withdrawal		3% + 0.9 EUR
Using ATMs / POS of other banks abroad for cash withdrawal		3% + 2.9 EUR
View account balance		
Balance inquiry at OTP Bank ATMs		0.02 EUR
Mini statement at OTP Bank ATMs		0.02 EUR
Visualization of balance at ATMs of other banks from Moldova and abroad		0.5 EUR
Other fees		
Fee for unjustified contestation of payment, for each transaction		20 EUR
Benefits		
Grace period for payments at merchants		up to 60 days
Daily card usage limits	Maximum of operations Nr.	Maximum amount MDL
Cash Withdrawal	15	30 000 MDL
POS Payments	15	40 000 MDL
Total	25	60 000 MDL

Applied from
01.12.2023

Ex: Vasilișă Curarari