

### Credit cards rates and service conditions

Business card rates and service conditions				
General Conditions				
Product Name	MasterCard Standard Neos		Visa Gold Credit	
Account currency	MDL		MDL	
Card issuance			No Fee	
Annual card maintenance fee			No Fee	
Modification of PIN code at OTP Bank's ATMs			1 EUR	
Changing the PIN code at ATMs of other banks in RM and the abroad			1 EUR	
Card replacement due to loss/theft/damage			3 EUR	
Fees for operations and services				
Alimentarea contului de card				
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	
Daily card usage limits	Maximum of operations Nr.	Maximum amount MDL	Maximum amount MDL	Maximum amount MDL
Cash Withdrawal	15	30 000	40	50 000
POS Payments	15	40 000	40	250 000
Total	25	60 000	70	280 000

Applied from  
"04" august 2022

Ex: Evgheni Baraga