



Terms and Conditions of Term Deposits for Private Individuals

Maturity: 6, 12, 18 or 24 months

Currency: RON/EUR

Minimum amount required to open a deposit: 15.000 Lei/3.000 Euro

Interest rates - Term deposits for private individuals

Last updated on May 16th, 2022

Maturity	Lei	Euro
6 months	4.70%	-
12 months	3.50%	0,40%
18 months	3.60%	0,45%
24 months	3.70%	0,50%
36 months	-	0.60%

Advantages:

- No commission for the opening of the deposits;
- No administration fees for the term deposits;
- The interest is either capitalized or transferred monthly to the current account;
- Deposits can be extended automatically upon maturity;
- Deposits are guaranteed by the Bank Deposit Guarantee Fund within the limit of EUR 100,000/depositor, according to the law;
- You open your deposits via Internet Banking, which brings you more convenience and flexibility.

Additional Information

- > The interest is fixed throughout the term of your deposit;
- > Interest income on bank deposits is taxed at 10%;
- > If the deposits with monthly interest transferred to the current account rate are closed before maturity, the Bank will retain from the deposit the interest paid into the current account up to that point.