

Conditions for term deposits offered to individual entities by CB „Victoriabank” JSC

20.07.10

No	Deposit denomination	Term, months	MDL	USD	EUR	Minimal balance on the account	Additional replenishment	Withdrawals	Periodicity of interest payment							
For all deposit types, in case the deposit will be closed in the first month, the Bank shall apply a charge of 1% min 50 lei or 5 USD/EUR from the balance of the deposit at the closure day.																
1	Estival (fixed rate)	3		3.5		300 USD	Without limits, except the last month	Not allowed	Monthly (to the card, current account or capitalized)							
		7	9	4	4	1000 MDL or 100 USD/EUR										
		14	11	5	5											
	(fixed rate for 12 months)	24		6.5	6.5	300 USD/EUR	Monthly, maxim 25% from the balance at the end of previous month, except last 3 months	After 12 months, 25% from the balance at the end of the previous month, keeping the minimum required balance on the account								
Deposits for 3 months are automatically extended for 3 terms, at the exchange rate valid on the date of prorogation. In case the account will be closed before the end date: • for MDL deposit, the interest will be calculated at a rate of 1% annually • for USD/EUR deposits, all paid interest will be deducted from the deposit.																
2	Disponibil (floating rate*)	≥9 & ≤60 months	9.5	4	4	5000 MDL or 500 USD/EUR	Monthly, maxim 50% from the balance at the end of previous month, except last 2 months	After 3 months, monthly maximum 20% from the balance at the end of the previous month, keeping the minimum required balance on the account	Monthly (to the card or current account)							
* The rate can be modified just once in quarter, at the beginning of each quarter (in January, April, June and October months of each year) In case the account will be closed before the maturity date, the Bank will retain only the interested calculated for the last 3 months.																
3	Superflex (floating rate)	>12 & ≤24 months	7	3.25	3.25	1000 MDL or 100USD/EUR	Without limits	After 1 month	Without limits, keeping the minimum required balance on the account	Monthly (to the card, current account or capitalized)						
			7.5	3.5	3.5	5000 MDL or 500USD/EUR		After 2 months								
			8	3.75	3.75	10000 MDL or 1000USD/EUR		After 3 months								
The deposit will be automatically extended for the term initially chosen by the client, at the conditions valid on the day of prorogation. In case the account will be closed before the end date: • for MDL deposit, the interest will be calculated at a rate of 1% annually • for USD/EUR deposits, all paid interest will be deducted from the deposit.																
4	Transfer (floating rate)	3	5	1	1	1000 MDL or 100 USD/EUR	Without limits, in the first half of the term	Not allowed	Monthly (to the card, current account or capitalized)							
		6	9	2.75	2.75											
		12	9.75	4	4											
The bank will not levy the charge of 0.7% on the sum of transfers received from other banks of Moldova If the account will be closed before the maturity date all paid interest will be deducted from the deposit. Additionally, the Bank will levy a charge of 1%, min. 50 MDL or 5 USD/EUR on all the amounts transferred from other Moldovan banks during last month, preceding the day of account closing.																
5	Victoria Maxim (floating rate)	120	12	5	5	1000 MDL or 100 USD/EUR	Without limits	After 5 years, maximum the amount that allows equal monthly withdrawals until the maturity, keeping the minimum balance	Monthly capitalized							
If the deposit will be closed before the end date, the interested will be calculated as follows: * if the deposit will be closed in the first year - for MDL at the rate of 2%, for currency at a rate of 0.5% * if the deposit will be closed in the next years the interest rate established in the contract will be reduced with 0.5 p.p for MDL and with 0.25 p.p. for currency, for each year remained until the maturity date																
6	Locuință garantată (floating rate)	-	6	1	1	1000 MDL or 100 USD/EUR	Without limits	Not allowed	Monthly (to the card, current account or capitalized)							
			Deposit can be opened only by clients of Demi Alitora company (for details call 373 22 22-38-27, www.ghelidor.md).													
			If the deposit will be closed before the maturity date, the interested will be calculated as follows: • in case the investment contract is rescind, at the rate of 1% annually for MDL and 0% for foreign currency deposits. • in case the construction works are finished and the housing space is given into exploitation, using the following scale: <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:33%; text-align: center;">In the first 6 months</td> <td style="width:33%; text-align: center;">in the period 6 - 12 months</td> <td style="width:33%; text-align: center;">After 12 months</td> </tr> <tr> <td style="text-align: center;">25% from the interest rate</td> <td style="text-align: center;">50% from the interest rate</td> <td style="text-align: center;">100% from the interest rate</td> </tr> </table>										In the first 6 months	in the period 6 - 12 months	After 12 months	25% from the interest rate
In the first 6 months	in the period 6 - 12 months	After 12 months														
25% from the interest rate	50% from the interest rate	100% from the interest rate														
7	Savings deposit (floating rate)	12	3	0.15	0.15	1000 MDL or 100 USD/EUR	Without limits	Without limits, keeping the minimum required balance on the account	Monthly capitalized							
Deposits are automatically extended for 4 terms. In case the account will be closed before the maturity date • for MDL deposits, the interest is calculate in proportion of 50% from the earlier accrued interest • for USD/EUR deposits, all paid interest will be deducted from the deposit.																
8	Bonus to retirement (fixed rate 1 year)	36	9	3.5	3.5	100 MDL or 10 USD/EUR	Monthly, maxim 50% from the balance at the end of previous month, except last 2 months	After 12 months, 20% from the balance at the end of the previous month, keeping the minimum required balance on the account	Monthly (to the card, current account or capitalized)							
			Deposit may be constituted by persons aged 50 years or persons which holds pensioner card If the account will be closed before the maturity date the interest will be calculated all follows: • in the first 6 months, at the rate of 1% annually for MDL deposits and 0% for USD/EUR deposits. • in the period of 7-12 months, at the rate of 7% annually for MDL deposits and 2% for USD/EUR deposits. • after 12 months no penalization will be applied to the interest													
9	Deposit to the multifunctional card (floating rate)	6	9	3	3	5000 MDL or 300 USD/EUR	Without limits	After 6 months, monthly maximum 10% from the balance at the end of the previous month, keeping the minimum required balance of the account	Monthly to the main card							
		12	9.75	4	4											
		24	10.5	4.5	4.5											
If the account will be closed before the maturity date: • for MDL deposit, the interest will be calculated at a rate of 1% annually • for USD/EUR deposits, all paid interest will be deducted from the deposit.																
10	Depozit la vedere (current account)	-	0	0	0	0 MDL/USD/EUR	Without limits	Without limits	-							
11	Current account Bonus to the multifunctional card	Currency	base rate	Bonus, 91* days	Bonus, 182* days	Bonus, 273* days	Bonus, 364* days	Special rate after 364* days								
		MDL	1%	1.00%	2.50%	2.50%	3.00%	10.00%								
		USD/EUR	0.15%	0.25%	1.00%	1.00%	1.00%	3.5%								
* from the input of the amount to the account																

Note: Deposits are guaranteed in accordance with the Law on guaranteeing deposits of individuals in the banking system No. 575-XV din 26.12.2003