Victoriabank's offer to attract deposits from individual entities starting 01.10.2025

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No	Deposit denomination	Term, months	MDL Ghișeu/VB24	Minimum account balance	Additional replenishment	Withdrawals	Periodicity of interest payment
1	**Stup 2025** (Fixed rate)	12	**6.00%**	10 000 MDL	Not allowed	Not allowed	Monthly (to card or current account)

The promotional offer valid between 05 August - 09 November 2025.
In case the deposit will be closed before the maturity date, the interest rate will be 0%

No	Deposit denomination	Term, months	MDL Ghișeu	MDL VB24	Minimum account balance	Additional replenishment	Withdrawals	Periodicity of interest payment
2	**Alături VB** (Fixed rate)	6	**4.75%**	**5.25%**	5 000 MDL	Not allowed	Not allowed	Monthly (to card or current account)
		12	**5.00%**	**5.50%**				

The deposit can be made by individuals who are residents and of 60 years old and more.
In case the deposit will be closed before the maturity date, the interest rate will be 0%.

No	Deposit denomination	Term, months	MDL	Minimum account balance	Additional replenishment	Withdrawals	Periodicity of interest payment
3	**Dinamic VB** (Floating rate)	60	**2.00%**	from 200.00 to 100,000.00 MDL	Unlimited	Unlimited, keeping the minimum balance of 200.00 MDL	Monthly capitalization
			2.50%	from 100,000.01 to 200,000.00 MDL			
			3.50%	from 200,000.01 MDL			

In case of early termination of the deposit:
• in the first 12 months of the deposit term, the interest is recalculated at the rate charged for demand deposits from the moment the deposit is made. The interest rate for the demand deposits charged by the Bank on the date of establishment of the deposit is 0% annual;
• between the 12-24 months of the deposit term, the rate is paid in proportion of 50% of the increased interest;
• after 24 months- the rate is paid fully.

No	Deposit denomination	Term, months	USD Ghișeu/VB24	EUR Ghișeu/VB24	Minimum account balance	Additional replenishment	Withdrawals	Periodicity of interest payment
4	**Dinamic VB** (Floating rate)	60	**0.45%**	**0.35%**	from 100.00 to 10,000.00	Unlimited	Unlimited, keeping the minimum balance of 100.00 USD/EUR	Monthly capitalization
			0.55%	**0.45%**	from 10,000.01 to 30,000.00			
			0.65%	**0.55%**	from 30,000.01			

In case of early termination of the deposit:
• in the first 12 months of the deposit term, the interest is recalculated at the rate charged for demand deposits from the moment the deposit is made. The interest rate for the demand deposits charged by the Bank on the date of establishment of the deposit is 0% annual;
• between the 12-24 months of the deposit term, the rate is paid in proportion of 50% of the increased interest;
• after 24 months- the rate is paid fully.

No	Deposit denomination	Term, months	MDL Ghișeu	MDL VB24	USD Ghișeu	USD VB24	EUR Ghișeu	EUR VB24	Minimum account balance	Additional replenishment	Withdrawals	Periodicity of interest payment
5	**Clasic VB** (Fixed rate)	3	**4.00%**	**4.50%**	-	-	-	-	5 000 MDL 100 USD/EUR	Not allowed	Not allowed	Monthly (to card or current account)
		6	**4.50%**	**5.00%**	**0.80%**	**1.00%**	**0.60%**	**0.70%**				
		9	**4.50%**	**5.00%**	**1.00%**	**1.20%**	**0.80%**	**0.90%**				
		12	**4.75%**	**5.25%**	**1.30%**	**1.50%**	**1.00%**	**1.10%**				

In case the deposit will be closed before the maturity date, the interest rate will be 0%.

No	Deposit denomination	Term, months	MDL Ghișeu	MDL VB24	USD	EUR	Minimum account balance	Additional replenishment	Withdrawals	Periodicity of interest payment
6	***Disponibil VB** (Floating rate)	1	**0.10%**	**0.25%**	**0.05%**	**0.01%**	1 000 MDL 100 USD/EUR	Unlimited	After 6 months, monthly maximum 20% from the previous month's balance, keeping the minimum balance required	Monthly (to card or current account) or monthly capitalization for terms: 3, 6, 12 months
		3	**0.25%**	**0.50%**	**0.10%**	**0.05%**				
		6	**0.75%**	**1.75%**	**0.20%**	**0.10%**				
		12	**1.50%**	**2.50%**	**0.40%**	**0.20%**				
		18	**1.60%**	**2.60%**	**0.55%**	**0.30%**				
		24	**3.50%**	**4.50%**	**0.65%**	**0.40%**				
		36	**4.00%**	**5.00%**	**0.80%**	**0.50%**				
		60	**4.25%**	**5.25%**	**1.00%**	**0.60%**				

*Deposit under standard conditions.
In case the deposit will be closed before the maturity date, the interest rate for the last 12 months will be 0%.

No	Deposit denomination	Term, months	MDL Ghișeu	USD Ghișeu	EUR Ghișeu	Minimum account balance	Additional replenishment	Withdrawals	Periodicity of interest payment
7	**VB Kid** (Floating rate)	48	**5.00%***	**1.10%***	**0.70%***	1 000 MDL 100 USD/EUR	Unlimited	Not allowed	Yearly (current account)
		60							
		72							
		84							
		96							
		108							
		120							

***Bank will pay a **DOUBLE INTEREST** for depositor's birthday.
In case of early termination of the deposit in the first 12 months the rate will be 0%, after 12 months the rate is paid in proportion of 50% from the rate established in the contract.
The deposit can be open on behalf of a minor up to 14 years old by one of the parents or legal representative.
The maximum deposit ceiling will not exceed 1 million MDL or 50 thousand USD/EUR.

Notes:

1) The interest rate is annual.
2) Operations related to deposit opening, additional payments, withdrawals, including partial withdrawals of money in/ from the deposit, are carried out through current account of depositor.
3) Opening a deposit account is free of charge and is based on identity card. In case of opening by authorized person, ID of authorized person, notarized copy of depositor's ID and the power of attorney or mandate contract in original or notarized certified copy shall be presented.
4) Upon client's request the deposit is automatically prolonged under the conditions offered by the bank for the same type of deposit (VB24/ Ghișeu). If the expired deposit type is not available at time of reconstitution, it will be prolonged to an existing ***Deposit under standard conditions** at the closest but shorter term than previous deposit term (VB24/ Ghișeu).
5) Upon client's request the deposit **VB Kid** is automatically prolonged to ***Deposit under standard conditions** at **60 months**.
6) When withdrawing cash from the deposit in other day than due date (or the first working day if the due date is not working) the bank charges a commission of 1% min. 10 MDL/ 5 USD/EUR. The same fee is charged for withdrawing cash from interest paid on a day other than due date.
7) Bank deposits are guaranteed within the limits and under the conditions established by Law No 160 of 22.06.2023 on guaranteeing deposits in the banking system.

Sample of interest calculation:

Deposit Disponibil VB, 6 months, interest paid monthly

Balance	Currency	Period	No. of days	Monthly interest
10,000	MDL	August	31	6.37
		September	30	6.16
		Octomber	31	6.37
		November	30	6.16
		December	31	6.37
		January	31	6.37
Total				**37.81**