

Product Name	Type of rate	Term (months)	Interest rate (%)		Minimum amount	Supplying	Partial withdrawals	Interest payment periodicity	Capitalization	Automatic prolongation	Early termination interest rate (%)
			in branch	24 Banking							

DEPOSITS (MDL)

BCR SIGUR	fixed	6	1.75	2.25	5000	no	no	monthly	no	yes	0.10
		12	2.25	2.75							
BCR FLEXIBIL	floating	3	1.00	1.50	5000	yes (except the last month)	after 1 month max. 25% from deposit balance at the end of previous month	monthly	no	yes	0.10
		6	1.50	2.00							
		12	2.00	2.50							
		24	2.25	2.75							
BCR MAXI	floating	12	1.00	1.50	5000	yes	yes	no	yes	0.10	
		24	1.50	2.00							

DEPOSITS (USD)

BCR SIGUR	floating	5	0.75	1.25	500	no	no	monthly	no	yes	0.05
		12	1.00	1.50							0.5
		25	1.50	2.00							
BCR FLEXIBIL	floating	6	0.50	1.00	500	yes (except the last month)	after 1 month max. 25% from deposit balance at the end of previous month	monthly	no	yes	0.10
		12	0.75	1.25							
		24	1.00	1.50							
BCR MAXI	floating	12	0.25	0.50	2000	yes	yes	no	yes	0.10	
		24	0.50	0.75							

DEPOSITS (EUR)

BCR SIGUR	floating	5	0.50	0.75	500	no	no	monthly	no	yes	0.05
		12	0.75	1.00							0.5
		25	1.00	1.25							
BCR FLEXIBIL	floating	6	0.25	0.50	500	yes (except the last month)	after 1 month max. 25% from deposit balance at the end of previous month	monthly	no	yes	0.10
		12	0.50	0.75							
		24	0.75	1.00							
BCR MAXI	floating	12	0.25	0.50	2000	yes	yes	no	yes	0.10	
		24	0.50	0.75							

Interest amount is calculated as $D = S * \% * n / 365(366)$, where: D - calculated interest, S - deposit balance, % - interest rate, n - actual number of days per month.

Interest rate could be changed by the bank, depending on evolution of financial market or National Bank of Moldova refinancing rate.

Required documents to open a deposit account: identity card; power of attorney, if any.

Example of calculating interest on individual deposits

Deposit in national currency for a period of 3 months at a interest rate of 1.50%.

Perioada	Depozit amount (MDL)	Number of days	Interest rate
november	10,000.00	30	12.33
december	10,000.00	31	12.74
january	10,000.00	31	12.74
Total		92	37.81

Deposit in national currency for a period of 12 months at a interest rate of 4.00%.

Perioada	Depozit amount (MDL)	Number of days	Interest rate with capitalization
November	10,000.00	30	22.60
December	10,022.60	31	23.41
January	10,046.01	31	23.46
February	10,069.48	28	21.24
March	10,090.72	31	23.57
April	10,114.29	30	22.86
May	10,137.15	31	23.68
June	10,160.82	30	22.97
July	10,183.79	31	23.79
August	10,207.58	31	23.84
September	10,231.42	30	23.13
October	10,254.54	31	23.95
Total		365	278.49