SAVINGS OFFER FOR INDIVIDUALS (in force since 22.02.2024)

| Product Name | Type of rate | Term <br> (months) | Interest rate (\%) |  | Minimum <br> amount | Supplying | Partial withdrawals | Interest <br> payment <br> periodicity | in branch <br> Capitalization |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |


|  |  |  |  |  |  | SITS (M |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| BCR SIGUR | fixed | 6 | 3.50 | 4.00 | 5000 | no | no | monthly | no | yes | 0.10 |
|  |  | 12 | 4.00 | 4.50 |  |  |  |  |  |  |  |
|  | floating | 24 | 4.50 | 5.00 |  | the last 3 |  |  |  |  |  |
|  |  | 36 | 5.00 | 5.50 |  | months) |  |  |  |  |  |
| BCR FLEXIBIL | floating | 3 | 2.25 | 2.75 | 5000 | yes (except the last month) | after 1 month max. 25\% from deposit balance at the end of previous month |  | no | yes | 0.10 |
|  |  | 6 | 2.50 | 3.00 |  |  |  |  |  |  |  |
|  |  | 12 | 3.00 | 3.50 |  |  |  |  | yes |  |  |
|  |  | 24 | 3.50 | 4.00 |  |  |  |  |  |  |  |
| BCR MAXI | floating | 12 | 2.25 | 2.75 | 5000 | yes | yes |  | no | yes | 0.10 |
|  |  | 24 | 2.50 | 3.00 |  |  |  |  |  |  |  |


| BCR SIGUR |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | fixă | 5 | 2.50 | 3.00 | 500 | no | no | monthly | no | yes | 0.05 |
|  |  | 12 | 3.00 | 3.50 |  |  |  |  |  |  |  |
|  |  | 25 | 4.00 | 4.50 |  |  |  |  |  |  | 1.5 |
| BCR FLEXIBIL | floating | 3 | 1.75 | 2.00 | 500 | yes (except the last month) | after 1 month max. 25\% from deposit balance at the end of previous month |  | no | yes | 0.10 |
|  |  | 6 | 2.00 | 2.25 |  |  |  |  |  |  |  |
|  |  | 12 | 2.25 | 2.50 |  |  |  |  | yes |  |  |
|  |  | 24 | 2.75 | 3.00 |  |  |  |  |  |  |  |
| BCR MAXI | floating | 12 | 1.00 | 1.50 | 2000 | yes | yes |  | no | yes | 0.10 |
|  |  | 24 | 1.50 | 2.00 |  |  |  |  |  |  |  |


| DEPOSITS (EUR) |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| BCR SIGUR | fixă | 5 | 2.50 | 3.00 | 500 | no | no | monthly | no | yes | 0.05 |
|  |  | 12 | 3.00 | 3.50 |  |  |  |  |  |  |  |
|  |  | 25 | 4.00 | 4.50 |  |  |  |  |  |  | 1.5 |
| BCR FLEXIBIL | floating | 3 | 1.75 | 2.00 | 500 | yes (except the last month) | after 1 month max. 25\% from deposit balance at the end of previous month |  | no | yes | 0.10 |
|  |  | 6 | 2.00 | 2.25 |  |  |  |  |  |  |  |
|  |  | 12 | 2.25 | 2.50 |  |  |  |  | yes |  |  |
|  |  | 24 | 2.75 | 3.00 |  |  |  |  | yes |  |  |
| BCR MAXI | floating | 12 | 1.00 | 1.50 | 2000 | yes | yes |  | no | yes | 0.10 |
|  |  | 24 | 1.50 | 2.00 |  |  |  |  |  |  |  |

[^0]
## Example of calculating interest on individual deposits

Deposit in national currency for a period of 3 months at a interest rate of 2.75\%.

| Perioada | Depozit amount (MDL) | Number of days | Interest rate |
| :--- | ---: | :---: | ---: |
| november | $10,000.00$ | 30 | 22.60 |
| december | $10,000.00$ | 31 | 23.36 |
| january | $10,000.00$ | 31 | 23.36 |
| Total |  | $\mathbf{9 2}$ | $\mathbf{6 9 . 3 2}$ |

Deposit in national currency for a period of 12 months at a interest rate of $4.50 \%$.

| Perioada | Depozit amount (MDL) | Number of days | Interest rate with <br> capitalization |
| :--- | ---: | ---: | ---: |
| November | $10,000.00$ | 30 | 36.99 |
| December | $10,036.99$ | 31 | 38.36 |
| January | $10,075.35$ | 31 | 38.51 |
| February | $10,113.85$ | 28 | 34.91 |
| March | $10,148.77$ | 31 | 38.79 |
| April | $10,187.56$ | 30 | 37.68 |
| May | $10,225.24$ | 31 | 39.08 |
| June | $10,264.32$ | 30 | 37.96 |
| July | $10,302.28$ | 31 | 39.37 |
| August | $10,341.65$ | 31 | 39.52 |
| September | $10,381.18$ | 30 | 38.40 |
| October | $10,419.57$ | 31 | 39.82 |
| Total |  | 365 | $\mathbf{4 5 9 . 4 0}$ |


[^0]:    Interest amount is calculated as $\mathrm{D}=\mathrm{S} * \% * \mathrm{n} / 365(366)$, 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.

