

Term deposits for private individuals
(withdrawn from the offer)
available from the 22th of November 2023

WASHINGTON/ My OPTIMIST deposit for Branch		
Currency	RON	EUR
Minimum amount	10,000	20,000
Tenor	Annual interest rate	
5 months	5.70%	2.30%

"STAR 5M" DEPOSIT				
Currency	RON	EUR	USD	CHF
Minimum amount	500	100	-	-
Tenor	Annual interest rate (%)			
5 months	6.90%	3.50%	-	-

"ROTARY" DEPOSIT				
Currency	RON	EUR	USD	CHF
Minimum amount	1,000	250	250	-
Tenor	Annual interest rate (%)			
1 month	0.05%	0.01%	0.00%	-
3 months	0.05%	0.01%	0.00%	-
6 months	0.05%	0.01%	0.00%	-
12 months	0.05%	0.01%	0.00%	-

"DEPOZITUL DE SIGURANTA"				
Currency	RON	EUR	USD	CHF
Minimum amount	4,500	1,100	-	-
Tenor	Annual interest rate (%)			
5 months	0.05%	0.01%	-	-
10 months	0.05%	0.01%	-	-

"DEPOZITUL OLIMPIC"				
Currency	RON	EUR	USD	CHF
Minimum amount	1,000	250	250	250
Tenor	Annual interest rate (%)			
1 month	0.05%	0.01%	0.00%	0.00%
3 months	0.05%	0.01%	0.00%	0.00%

"DEPOZITUL VIITORUL TAU"				
Currency	RON	EUR	USD	CHF
Minimum amount	2,000	1,000	1000	-
Tenor	Annual interest rate (%)			
6 months	0.05%	0.01%	0.00%	-
12 months	0.05%	-	-	-
24 months	0.05%	-	-	-

"DEPOZITUL 3xCASTIG"; "DEPOZITUL 3xCASTIG" winbank				
Currency	RON	EUR	USD	CHF
Minimum amount	1,000	300	-	-
Tenor	Annual interest rate (%)			
3 months	0.05%	0.01%	-	-

"DEPOZITUL 10"; "DEPOZITUL 10" - tax refund				
Currency	RON	EUR	USD	CHF
Minimum amount	2,000	1,000	1000	-
Tenor	Annual interest rate (%)			
10 weeks	0.05%	-	-	-

"BONUS 12+" SAVINGS ACCOUNT				
	RON	EUR	USD	CHF
Minimum amount	100	25	35	-
Annual interest rate (%)	0.05%	0.01%	0.00%	-
Annual bonus (%)	10.00			

"DEPOZITUL CU DUBLA BUCURIE"			
Currency	RON	EUR	USD
Minimum amount	1,000	250	250
12 months	1.57%	0.01%	0.00%
Real interest rate	1.70%	0.01%	0.00%

"DEPOZITUL CU DUBLA BUCURIE" - open through Internet &			
Currency	RON	EUR	USD
Minimum amount	1,000	250	250
12 months	1.57%	0.01%	0.00%
Real interest rate	1.70%	0.01%	0.00%

WASHINGTON / MY OPTIMIST deposit for VAD		
Currency	RON	EUR
Minimum amount	10,000	20,000
Tenor	Annual interest rate	
5 months	6.90%	3.50%

"BANI SIGURI" DEPOSIT; "GOLD" DEPOSIT; "GOLD" DEPOSIT				
Currency	RON	EUR	USD	CHF
Minimum amount	500	100	100	-
Tenor	Annual interest rate (%)			
1 month	0.05%	0.01%	0.00%	-
3 months	0.05%	0.01%	0.00%	-
6 months	0.05%	0.01%	0.00%	-
9 months	0.05%	0.01%	0.00%	-
12 months	0.05%	0.01%	0.00%	-

ATE Bank DEPOSIT				
Currency	RON	EUR	USD	CHF
Minimum amount	1,000	250	-	-
Tenor	Annual interest rate (%)			
1 month	0.05%	0.01%	0.00%	-
3 months	0.05%	0.01%	0.00%	-
6 months	0.05%	0.01%	0.00%	-
9 months	0.05%	0.01%	0.00%	-
12 months	0.05%	0.01%	0.00%	-

"SPARTA" ATE Bank DEPOSIT				
Currency	RON	EUR	USD	CHF
Minimum amount	1,000	250	-	-
Tenor	Annual interest rate (%)			
4 months	0.05%	0.01%	-	-
8 months	0.05%	0.01%	-	-
12 months	0.05%	0.01%	-	-
16 months	0.05%	-	-	-

"CASH MANAGER"				
Currency	RON	EUR	USD	CHF
Cont curent				
Minimum amount	100	25	25	-
Annual interest rate	0.00	0.00	0.00	-
Term deposit				
Minimum amount	500	150	150	-
Tenor	Annual interest rate (%)			
1 week	0.05%	0.01%	0.00%	-
2 weeks	0.05%	0.01%	0.00%	-

"CRESCATOR" DEPOSIT		
Currency	RON	EUR
Minimum amount	4,000	1,000
Tenor (6 months)	Annual interest rate aferenta fiecarei months	
first month	0.75%	0.01%
2nd month	0.95%	0.01%
3rd month	1.20%	0.01%
4th month	1.40%	0.01%
5th month	1.70%	0.01%
6th month	2.00%	0.01%
Average interest rate	1.33%	0.01%
Tenor (12 months)	Annual	
first month	0.75%	0.01%
2nd month	0.95%	0.01%
3rd month	1.20%	0.01%
4th month	1.40%	0.01%
5th month	1.70%	0.01%
6th month	2.00%	0.01%
7th month	2.10%	0.01%
8th month	2.20%	0.01%
9th month	2.25%	0.01%
10th month	2.35%	0.01%
11th month	2.45%	0.01%
12ve month	2.50%	0.01%
Average interest rate	1.82%	0.01%

"STAR" DEPOSIT (for retirees, students or payroll customers)												
Currency	RON			EUR			USD			CHF		
Tranch	500 - 40.000	40.001 - 120.000	> 120.000	100 - 15.000	15.001 - 50.000	> 50.000	100 - 15.000	15.001 - 50.000	> 50.000	100 - 15.000	15.001 - 50.000	> 50.000
1 month	5.00%	5.20%	5.30%	1.50%	1.50%	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3 months	5.55%	5.75%	5.85%	1.95%	1.95%	1.95%	0.20%	0.20%	0.20%	0.00%	0.00%	0.00%
6 months	5.70%	5.90%	6.00%	2.30%	2.30%	2.30%	0.30%	0.30%	0.30%	0.03%	0.03%	0.03%
12 months	6.20%	6.40%	6.50%	3.00%	3.00%	3.00%	0.40%	0.40%	0.40%	0.03%	0.03%	0.03%

"STAR" DEPOSIT						
Currency	USD			CHF		
Tranch	100 - 15.000	15.001 - 50.000	> 50.000	100 - 15.000	15.001 - 50.000	> 50.000
24 months	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
36 months	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

"STAR" DEPOSIT												
Currency	RON			EUR			USD			CHF		
Tranch	500 - 40.000	40.001 - 120.000	> 120.000	100 - 15.000	15.001 - 50.000	> 50.000	100 - 15.000	15.001 - 50.000	> 50.000	100 - 15.000	15.001 - 50.000	> 50.000
100 days	5.00%	5.20%	5.30%	1.50%	1.50%	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

"STAR" DEPOSIT for Internet Banking / Mobile Banking				
Currency	RON	EUR	USD	CHF
100 days	5.60%	1.80%	0.00%	0.00%
5 months	6.30%	2.60%	-	-

Freedom Deposit for Branch	
Valuta	EUR
Suma minima	100
Termen depozit	Rata anuala de dobanda
10 luni	3.00%

Freedom Digital Deposit for VAD	
Valuta	EUR
Suma minima	100
Termen depozit	Rata anuala de dobanda
10 luni	3.00%