

Term deposits for private individuals
(withdrawn from the offer)
available from 8th of July 2020

WASHINGTON deposit for Branch		
Currency	RON	EUR
Minimum amount	10,000	20,000
Tenor	Annual Interest rate	
5 months	2.25%	0.25%

WASHINGTON deposit for VAD		
Currency	RON	EUR
Minimum amount	10,000	20,000
Tenor	Annual Interest rate	
5 months	2.40%	0.30%

"STAR 5M" DEPOSIT				
Currency	RON	EUR	USD	CHF
Minimum amount	500	100	-	-
Tenor	Annual interest rate (%)			
5 months	2.45	0.15	-	-

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

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

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

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

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

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

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

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

"CASH MANAGER"				
Currency	RON	EUR	USD	CHF
Cont curent				
Minimum amount disponibila in cont	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	0.05	0.05	-
2 weeks	0.05	0.05	0.05	-

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

DepoInvest			
Currency	RON	EUR	USD
Minimum amount available in the current account	50,000	10,000	10,000
Tenor	Annual interest rate (%)		
120 days	2.90%	1.80%	2.50%
Amount percentage allocated to funds:50%			

"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				
for individuals				
	RON	EUR	USD	CHF
Minimum amount	100	25	35	-
Annual interest rate (%)	0.75%	0.10%	0.15%	-
Annual bonus (%)	10.00			

"DEPOZITUL CU DUBLA BUCURIE"			
Currency	RON	EUR	USD
Minimum amount	1,000	250	250
12 months	2.10%	0.02%	0.15%
Real interest rate	2.28%	0.02%	0.16%

"DEPOZITUL CU DUBLA BUCURIE" - open through Internet & Mobile Banking			
Currency	RON	EUR	USD
Minimum amount	1,000	250	250
12 months	2.25%	0.12%	0.20%
Real interest rate	2.44%	0.13%	0.22%

"CRESCATOR" DEPOSIT		
Currency	RON	EUR
Minimum amount	4,000	1,000
Tenor (6 months)	Annual interest rate	
first month	1.35%	0.04%
a 2-a month	1.55%	0.05%
a 3-a month	1.70%	0.06%
a 4-a month	1.80%	0.07%
a 5-a month	1.85%	0.08%
a 6-a month	1.95%	0.09%
Average interest rate	1.70%	0.07%
Tenor (12 months)	Annual interest rate for each month	
first month	1.35%	0.01%
a 2-a month	1.55%	0.01%
a 3-a month	1.70%	0.01%
a 4-a month	1.80%	0.01%
a 5-a month	1.90%	0.01%
a 6-a month	1.90%	0.01%
a 7-a month	2.10%	0.01%
a 8-a month	2.20%	0.01%
a 9-a month	2.40%	0.01%
a 10-a month	2.60%	0.01%
a 11-a month	2.75%	0.01%
a 12-a month	2.90%	0.01%
Average interest rate	2.10%	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	0.55%	0.75%	0.85%	0.01%	0.04%	0.07%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
3 months	1.35%	1.55%	1.65%	0.03%	0.06%	0.09%	0.15%	0.15%	0.15%	0.10%	0.10%	0.10%
6 months	1.95%	2.15%	2.25%	0.05%	0.08%	0.11%	0.20%	0.20%	0.20%	0.30%	0.30%	0.30%
12 months	2.35%	2.55%	2.65%	0.06%	0.09%	0.12%	0.25%	0.25%	0.25%	0.50%	0.50%	0.50%

"STAR" DEPOSIT									
Currency	EUR			USD			CHF		
Tranch	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
24 months	0.05%	0.08%	0.11%	0.20%	0.20%	0.20%	0.10%	0.10%	0.10%
36 months	0.05%	0.08%	0.11%	-	-	-	-	-	-

My OPTIMIST deposit for Branch		
Currency	RON	EUR
Minimum amount	10,000	20,000
Tenor	Annual Interest rate	
5 months	2.25%	0.25%

My OPTIMIST deposit for VAD		
Currency	RON	EUR
Minimum amount	10,000	20,000
Tenor	Annual Interest rate	
5 months	2.40%	0.30%