

Operation date	Operation type	Withdrawn/ debited amount	Deposited/ credited amount	Final balance	Balance for interest calculation	Interval taken into account for interest calculation	Calculated gross interest
02.07.2021	Savings account opening	-	1,000	1,000	0	01-14.07 (14 days)	0.00
					1,000	15-31.07 (17 days)	0.19
07.08.2021	Cash withdrawal/ Payment from the account	233	-	767	767	01-14.08 (14 days), for 233 LEI no interest is calculated	0.12
		-	-	767	767	15-31.08 (17 days)	0.14
		-	-	767	767	01-14.09 (14 days)	0.12
16.09.2021	Cash deposit/ Incoming	-	121	888	767	15-30.09 (16 days), no interest is calculated for 121 LEI	0.13
24.09.2021	Cash withdrawal/ Payment from the account	78	-	810	810	15-30.09 (16 days)	0.14
01.10.2021	Net interest credited to the client's account	-	0.76 LEI	Total gross interest = 0.84 LEI Income tax = 0.08 LEI (10%*gross interest) <hr/> Net interest = 0.76 LEI (gross interest - income tax)			

- Savings accounts offer a fixed interest rate, which is quarterly capitalized at fixed rates, on the first day of each quarter (1st of January, 1st of April, 1st of July, 1st of October); on these 4 dates the account is credited with the related net interest.
- The basis for calculating the interest is of 365 de days.
- The interest rate for calculating the interest is of 0.40%/year, for an Atustart in LEI.
- The reference dates for the calculation of the interest are 1st and 15th of each month and the balance to which the interest rate applies is determined by the following rules: cash deposits/incomings made on the 1st and the 15th of each month are added to the reference balance for calculating the interest starting from those dates; cash deposits/incomings made on any other day of the month (except the 1st and the 15th) are added to the reference balance for calculating the interest starting from the next calendar date of the 1st and the 15th; cash withdrawals/credit transfers made on the 1st and the 15th diminish the reference balance for calculating the interest starting from those dates; cash withdrawals/credit transfers made at any other time (except the 1st and the 15th) decrease the reference balance for interest calculation retroactive to the date of the operation, starting from the 1st and the 15th above.

Thus:

- The interest calculation intervals are 01-14, 15-end of the month (which can be 28, 29, 30 or 31).
- Incomings in the account are taken in the calculation in the next interval, and the payments from the account are taken into account in the current interval.
- The intervals start on the 1st, respectively on the 15th of the month:
 - if the deposit/incoming is made, for example, on the 1st, the amount of the deposit is taken into account in the interval 01-14;
 - if the deposit/incoming is made, for example, on the 2nd, the amount of the deposit will be taken into account for interest calculation in the next interval, 15-end of the month;
 - if the withdrawal is made, for example, on the 7th, the amount is not taken into account for interest calculation starting with the previous 1st;
 - if the withdrawal is made, for example, on the 21st, the amount is not taken into account for interest calculation starting with previous 15th.