

RATES AND COMMISSION FEES RELATED TO ACCOUNTS WITH BUSINESS CARD FOR LEGAL ENTITIES OF BC "MAIB" S.A. in force from 27.03.2023

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**RATES AND COMMISSION FEES RELATED TO ACCOUNTS WITH BUSINESS CARD
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 Approved by the decision of the Management Board, minutes no.10 of 20.01.2023 in force from 27.03.2023

Nr.	Card type	Visa Business / Mastercard Business DEBIT EUR	Visa Business / Mastercard Business DEBIT USD	Visa Business / Mastercard Business DEBIT MDL	Notes
	Card account currency:	EUR	USD	MDL	
1. Conditions for opening/closing the current account and card issuance:					
1.1	Fee for opening a current account with Businesscard	0.00			
1.2	Minimum initial amount on the account				
1.3	Card issuance fee				
1.4	Fee for urgent card issuance (in addition to the card issuance fee)	10.00		200.00	It is automatically charged when the card is issued from the 2258 card account
1.5	Monthly administration fee for each card	2.00		50.00	The fee is charged on the first calendar day of each month for the previous full month
1.6	Card validity period	4 years			
1.7	Minimum account balance	0.00			
1.8	Fee for closing the current account	25.00		350.00	It is charged when the account is closed. In the case of closing the account at the bank's initiative, the following amount is charged: - for the account in MDL – up to 350 MDL, - for the account in FC – up to 25 EUR/ USD, up to maximize of the available balance, including when the company is liquidated.

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2. Card reissuance conditions:				
2.1	Reissuance of the card in case of expiration	10.00	200.00	It is automatically charged when the card is reissued from the 2258 card account
2.2	Card reissuance in case of loss, theft, damage, compromise, or other cases	15.00	225.00	With the bank's approval, the commission is not charged if the card was compromised due to other reasons that are not the responsibility of the cardholder.
3. Commission fees:				
3.1	Top-up the card account:			
3.1.1	- in cash at the branch maib by collection order	0.00		
3.1.2	- at the maib ATM	-	0.00 MDL	Top-up is foreign currency is not allowed.
3.2	Changing the PIN code:			
3.2.1	- maib ATMs	1 transaction/month- free, the others.00	1 transaction/month- free, the others 20.00	It is charged at the time of the transaction.
3.2.2	- ATMs of other banks in the Republic of Moldova/ abroad	1.00	20.00	
4. Cash withdrawal fee:				
4.1	- ATM maib			Cash withdrawals in maib branch, POS and ATMs are made only in MDL. Maximizare cash withdrawal limit per day (00:00- 24:00) – 200 000 MDL
4.1.1	- up to 50,000 MDL (inclusively) daily		1.00%	
4.1.2	- more than 50,000 MDL daily		1.30%	
4.2	- Banking POS in maib branches		1.20%	Within the limit of the available balance
4.3	- ATM/ bank POS in the branches of other banks in Moldova	1.50% a minimum of 1.50	1.50% a minimum of 25.00	Suppose the currency of the transaction differs from the currency of the card account. In that case, the transaction amount is converted at the rate for maib card operations established on
4.4	- ATMs/ bank POS of other banks abroad	1.50% a minimum of 3.00	1.50% a minimum of 60.00	

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				the date of processing the transaction.
4.5	Commission fee for settlement at branches maib without presenting the card	1.50%		It is charged when the transaction is carried out.
4.6	The monthly cash withdrawal amount from the card account in bank offices and ATMs abroad	10 000 EUR		The limit established on the card account by the National Bank of the Republic of Moldova is modified per the NBM regulations.
5. Paying for purchases at merchants, including Internet transactions:				
5.1	- from the Republic of Moldova	0.00		
5.2	- from abroad			
6. Registration of the transferred amounts in the card account:				
6.1	- from other banks in the Republic of Moldova	0.00		
6.2	- from abroad of the Republic of Moldova in foreign currency			
6.3	- - by transferring to the card through Visa Inc./Mastercard Inc. international payment system.			
6.4	- top-up the account by "credit-voucher"/ "original credit"			
7. Viewing (with or without printing) card account balance :				
7.1	- in maib branches/ATMs for viewing, performed within a calendar month	5 transaction / month – free, the others 0.06	5 transactions / month – free, the others 1.20	It is collected at the time of the transaction.
7.2	- in the branches/ATMs of other banks in the Republic of Moldova/abroad (each view)	0.50	10.00	
7.3	- through remote access channels, for viewing, performed during a calendar month	30 transactions / month – free, the others 0.06	30 transactions / month – free, the others 1.20	
8. Requesting the miniaccount statement:				
8.1	- at maib ATMs for the statement, requested within a calendar month	3 transactions / month – free, the others 0.07	3 transactions / month – free, the others 1.40	

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8.2	- through remote access channels for requests made within a calendar month	30 transactions / month – free, the others 0.07	30 transactions / month – free, the others 1.40	It is collected at the time of the transaction.
9. Requesting the monthly statement:				
9.1	- monthly statement by email		0.00	
9.2	- each additional statement requested at the branch maib	1.00	20.00	It is collected at the time of the transaction.
10. Interests rate:				
10.1	Variable interest on available balance from the card account (including the tminimum account balance):	according to the Pricing Policy for banking products and services provided to SME customers		
11. Other conditions :				
11.1	Penalty for unauthorized account overdraft (interest applied to the amount of unauthorized overdraft from the first day of registration)	20.00%	40.00%	Interest is calculated on an annual basis
11.2	Investigating, contesting and managing disputes regarding transactions carried out on the territory of the Republic of Moldova, per transaction	1.00	20.00	The commission fee for the investigation, contestation and administration of disputes regarding transactions carried out abroad/on the territory of the Republic of Moldova is retained per transaction, regardless of its results. Exceptions are cases of disputes resulting from technical errors in ATMs/POS terminals. Additional fees may be withheld in accordance with the commission fees of the payment systems in the case of disputes reviewed by their Arbitration Committees.
11.3	Investigating, contesting and managing disputes regarding transactions made abroad, per transaction	10.00	200.00	
11.4	Card blocking in case of loss, theft, damage		0.00	
11.5	Cashing and payment operations through internet banking	in accordance with the Rates and Commissions applied to non-credit products/services provided to legal entities		It is collected at the time of the transaction.