

**RATES AND COMMISSION FEES RELATED TO ACCOUNTS WITH MAIBUSINESS CREDIT CARD OF
BC "MAIB" S.A. in force from 23.01.2024**

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Approved by the decision of the Management Board ALCO, minutes no. 04 of 22.01.2024 in force from 23.01.2024

Nr	Card type	Mastercard (including Card Instant) Maibusiness Credit Card / Visa business credit card	Notes:
	Card account currency:	MDL	
1. Conditions for opening/closing the current account with attached card and card issuance:			
1.1	Fee for opening a current account with Business card	0.00	
1.2	Card issuance fee	0.00	
1.3	Fee for urgent card issuance (in addition to the card issuance fee)	200 MDL	It is automatically charged when the card is issuing from the 2258 card account .
1.4	The administration fee for each card	30 MDL	The monthly card administration fee is charged on the first calendar day of each month starting with the 2nd year of card use.
1.5	Card validity period	4 years	
1.6	Fee for closing the current account	350 MDL	It is charged when the account is closed. In the case of closing the account at the bank's initiative, the account is charged in MDL - up to 350 MDL, up to maximaze of the limit of the available balance, including when the company is liquidated.
2. Card reissuance conditions:			
2.1	Reissuance of the card in case of expiration	0.00	
2.2	Card reissuance in case of loss, theft, damage, compromise, other cases	200 MDL	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	
3.1.3	At the CDM terminal maib	0.00	Maximum cash limit for top-up transactions in CDM maib terminals per day (00:00-24:00) - 200,000 MDL
3.2	Card account registration (transfer)	0.00	

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3.3	Through payment terminals of maib partners	in accordance with the rates of the partners providing the service	
3.4	By transferring to the card through the Visa Inc./Mastercard Inc. international payment system.	0.00	
3.5	Changing the PIN code:		
3.5.1	Maib ATMs	1 transaction/month – free, the others – 20 MDL	It is collected at the time of the transaction.
3.5.2	ATMs of other banks in the Republic of Moldova/abroad	20 MDL	
4. Cash withdrawal fee:			
4.1	ATM/ Bank POS in maib branches	1.9% of the amount	Cash withdrawals in maib branch, POS and ATMs are made only in MDL. Maximizare cash withdrawal limit per day for ATMs maib (00:00- 24:00) – 200 000 MDL
4.2	ATMs/ Bank POS of other banks in the Republic of Moldova/ abroad		
4.3	Through remote access channels – transfer from card account		
4.4	Fee for settlement through bank branches maib without presenting the card		
4.5	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 and is modified in accordance with the NBM regulations.
5. Paying for purchases at merchants, including Internet transactions:			
5.1	From the Republic of Moldova / from abroad	0.00	
6. Viewing (with or without printing) card account balance:			
6.1	In maib branches/ATMs for viewing, performed within a calendar month	5 transactions/month – free, the others – 1.2 MDL	It is collected at the time of the transaction.
6.2	In the branches/ATMs of other banks in the Republic of Moldova/abroad (each view)	10 MDL	
6.3	Through remote access channels, for viewing, performed during a calendar month	30 transactions/month – free, the others - .2 MDL	
7. Requesting the mini account statement:			
7.1	At maib ATMs for the statement, requested within a calendar month	3 transactions/month – free, the others – 1.4 MDL	It is collected at the time of the transaction.

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7.2	Through remote access channels, for request made within a calendar month	30 transactions/month – free, the others – 1.4 MDL	
8. Monthly statement request:			
8.1	Monthly statement sent by email	0.00	
8.2	Each additional statement requested at the branch maib	20 MDL	
9. Interests, fees, penalties:			
9.1	Interest rate (for the used credit)	according to the Pricing Policy for banking products and services provided to SME customers	
9.2	Penalty for non-repayment of mandatory monthly payments on time, from the first day of registration of the arrears until the 119th day inclusive	36.00%	Interest is calculated on an annual basis
9.3	Penalty for unauthorized account overdraft (interest applied to the amount of unauthorized overdraft from the first day of registration to the 119th day inclusive)	40.00%	Interest is calculated on an annual basis
9.4	The interest rate applied to overdue amounts after exceeding 119 days of arrears	by 5 p.p. higher than the Interest rate on the term loan according to the credit agreement	
10. Other operations and services:			
10.1	Card delivery service	40 MDL	
10.2	Investigating, contesting and managing disputes regarding transactions carried out on the territory of the Republic of Moldova, per transaction	20 MDL	The commission 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 of 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.
10.3	Investigating, contesting and managing disputes regarding transactions made abroad, per transaction	200 MDL	
10.4	Card blocking in case of loss, theft, damage	0.00	
10.5	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.