

Manage international transfers efficiently via SWIFT with digital solutions from **maib** – learn how OUR, FullPay, SHA, and BEN commissions work to optimize your costs and properly plan your foreign currency payments.

The method of charging the commission for USD payments			
The type of commission related to the international transfer via SWIFT	FULLPAY*	BEN	SHA
The amount reaches the beneficiary's account	in full	reduced	reduced
Maib commission applied for processing the foreign currency payment order	payer	beneficiary	payer
Correspondent bank commission	fixed fee**	beneficiary	payer+ beneficiary
SWIFT service commission	payer	beneficiary	payer
Note:			
The commission for a payment in USD is cumulatively composed of 3 types of fees (the maib commission + correspondent bank commission + the SWIFT service commission).			
<p>*The commission for a payment in USD is made up of three types of commissions (maib commission + correspondent bank commission + SWIFT service commission).</p> <p>The FullPay option is displayed in the maib business application and corresponds to the OUR commission type, available in the previous version of internet banking.</p>			
** Fixed correspondent bank fee of USD 25, applicable for the FullPay option.			

Method of charging commissions for payments in other currencies (except USD)			
Type of commission for international transfers via SWIFT	OUR	BEN	SHA
The amount reaches the beneficiary's account	in full	reduced	reduced
Maib commission applied for processing the foreign currency payment order	payer	beneficiary	payer
Correspondent bank commission	payer	beneficiary	payer+ beneficiary
SWIFT service commission	payer	beneficiary	payer
Note:			
The final commission for payments made in other currencies (except USD) is composed of three types of commissions (maib commission + correspondent bank commission + SWIFT service commission)			

The time it takes for a foreign currency transfer made via SWIFT to reach the beneficiary varies between one day and several business days. The duration is influenced by several factors:

1. [The time at which you initiate the transaction](#);
2. The country and currency of the transfer;
3. The time required by **maib** to perform the mandatory checks in accordance with the legislation in force of the Republic of Moldova in the field of foreign exchange regulation, prevention of money laundering, and application of international restrictive measures;
4. Factors related to the beneficiary's bank, which are not under the control of **maib**: the operating schedule of the respective bank, official holidays in the countries where the correspondent banks operate, and/or checks carried out by the correspondent banks in accordance with the provisions of the legislation of the respective country.

Note: The amounts of the commissions mentioned above are posted on the bank's website under the section Fees and Commissions applied by BC "MAIB" SA for non-credit products/services provided to legal entities