

RATES AND COMMISSION FEES RELATED TO ACCOUNTS WITH MAIBUSINESS CREDIT CARD OF BC "MAIB" S.A.

Content

Conditions for opening/closing the current card account and card issuance:	2
Card reissuance conditions:	2
Commission fees:	2
Cash withdrawal fee:	3
Paying for purchases at merchants, including Internet transactions:	3
Execution of payment orders through Internet Banking:	4
Transfer of funds to the current/card/deposit account of the natural person (outside the salary project) via Internet Banking:	4
Viewing (with or without printing) card account balance:	5
Viewing (with or without printing) card account balance:	5
Requesting the mini account statement:	5
Monthly statement request:	5
Interests, fees, penalties:	5
Other operations and services:	5

COMMISSION FEES RELATED TO ACCOUNTS WITH MAIBUSINESS CREDIT CARD OF BC "MAIB" S.A.

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Nr	Card type	Mastercard (including card Instant) business 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:		own funds	credit funds	
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) - 499.999 MDL

COMMISSION FEES RELATED TO ACCOUNTS WITH MAIBUSINESS CREDIT CARD OF BC "MAIB" S.A.

3.1.4	- from an individual's card account (via maib platforms: MAIBank, www.maibpay.md)	0.00		Within the territory of the Republic of Moldova, top-ups are allowed in national currency only, within the <u>approved limits</u> . Transfers made in other currencies to cards issued in EUR/USD will be rejected.
3.1.5	- through international payment systems	0.00		Top up of funds from betting and gambling is prohibited. The funds received from International Payment Systems will be converted at the commercial exchange rate for card transactions, as set by maib on the date of processing the transaction, according to the <u>approved limits</u> .
3.2	Non cash transfer fot top up card account	0.00		
3.3	Top up via payment terminals of maib partners	in accordance with the rates of the partners providing the service		
3.4	Top up by transferring to the card through the Visa Inc./ Mastercard Inc. international payment system.	0.00		
3.5	Non cash transfer of funds from an account via internet banking	2 MDL	1.9% din suma + 2 MDL	It is collected at the time of the transaction.
3.6	Changing the PIN code:			
3.6.1	Maib ATMs	1 transaction/month – free, the others – 20 MDL		It is collected at the time of the transaction.
3.6.2	ATMs of other banks in the Republic of Moldova/abroad	20 MDL		
4. Cash withdrawal fee:		own funds	credit funds	
4.1	ATMs maib :	1%	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
4.1.1	- up to 50,000 MDL (inclusively) daily			
4.1.2	- more than 50,000 MDL daily	1.3%		
4.2	POS in maib branches	1.2%		Within the limit of the available balance
4.3	ATMs/ Bank POS of other banks in the Republic of Moldova	1.5% min 25.00 MDL		If the currency of the transaction differs from the currency of the card account, the conversion of the transaction amount is carried out at the rate for card operations of the maib bank established on the transaction processing date.
4.4	ATMs/ Bank POS of other banks in the abroad	1.5% min 60.00 MDL		
4.5	Cash withdrawal fee at maib branches without presenting the card	1.9% of the amount		It is collected at the time of the transaction.
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 and is modified in accordance with the NBM regulations.

COMMISSION FEES RELATED TO ACCOUNTS WITH MAIBUSINESS CREDIT CARD OF BC "MAIB" S.A.

5. Paying for purchases at merchants, including Internet transactions:			
5.1	From the Republic of Moldova / from abroad	0.00	
6. Execution of payment orders through Internet Banking:			
6.1	- to the own account opened in maib	2	It is collected at the time of the transaction.
6.2	- in favor of the bank's customers	2	
6.3	- in favor of clients of other banks	3.8 (for amounts≤ 500 thousand MDL) 5 (for amounts > 500 thousand MDL)	
6.4	- in emergency mode	20	
6.5	- package payments	2/ package payment	
6.6	- the transfer of funds to the own account opened in another bank	3.5 (for amounts ≤ 500 thousand MDL) 20 (for amounts > 500 thousand MDL)	
6.7	Transfer of funds in favor of clients abroad Correspondent bank commission		
6.7.1	in USD	3.5 EUR	
6.7.2	in USD with FULL PAY option	25 USD	
6.7.3	in EUR and other currencies (except RON, RUB, UAH)	15 EUR	
6.7.4	in RON, RUB, UAH	2 EUR	
6.8	SWIFT service	7 EUR	
6.9	Modification, cancellation, return, redirection, investigating or confirming the payment order currency	50 EUR	It is collected at the time of the transaction. Additionally, the commissions of the foreign bank are paid.
6.10	Issuing SWIFT service confirmation	5 EUR	It is collected at the time of the transaction.
6.11	Receipt of payments in favor of the legal entity (in cases permitted by foreign exchange legislation)	According to the collaboration contract.	It is collected at the time of the transaction.
7. Transfer of funds to the current/card/deposit account of the natural person (outside the salary project) via Internet Banking:			
7.1	- to the own account opened in maib	0.5%, min. 25 MDL - max. 100 MDL	
7.2	- in favor of the bank's customers	3.5 MDL (for amounts ≤ 500 thousand MDL) 20 MDL (for amounts > 500 thousand MDL)	
7.3	Payment Management	60 MDL	

COMMISSION FEES RELATED TO ACCOUNTS WITH MAIBUSINESS CREDIT CARD OF BC "MAIB" S.A.

7.3.1	- cancellation/modification of the payment document	35 MDL/ transaction	It is collected at the time of the transaction.
7.3.2	- providing assistance in searching for amounts	20 MDL	It is collected at the time of the transaction.
7.3.3	- execution of the collection order	3.5 MDL (for amounts ≤ 500 thousand MDL) 20 MDL (for amounts > 500 thousand MDL)	It is collected at the time of the transaction.
8. Viewing (with or without printing) card account balance:			
8.1	Banking POS in maib branches /ATMs for viewing, performed within a calendar month	2	It is collected at the time of the transaction.
8.2	In the branches/ATMs of other banks in the Republic of Moldova/abroad (each view)	10 MDL	
8.3	Through remote access channels, for viewing, performed during a calendar month	30 transactions/month – free, the others - 2 MDL	
9. Requesting the mini account statement:			
9.1	At maib ATMs for the statement, requested within a calendar month	2	It is collected at the time of the transaction.
9.2	Through remote access channels, for request made within a calendar month	30 transactions/month – free, the others – 1.4 MDL	
10. Monthly statement request:			
10.1	Monthly statement sent by email	0.00	
10.2	Each additional statement requested at the branch maib	20 MDL	
11. Interests, fees, penalties:			
11.1	Interest rate (for the used credit)	according to the Pricing Policy for banking products and services provided to SME customers	
11.2	Penalty for non-repayment of mandatory monthly payments on time	36.00% annual	The penalty applies from the first day of registration of the arrears until the 119th day inclusive
11.3	Penalty for unauthorized account overdraft	40.00% annual	The penalty applies to the amount of the unauthorized overdraft from the 6th (sixth) day of registration until the 119th day, inclusive.
11.4	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	
12. Other operations and services:			

COMMISSION FEES RELATED TO ACCOUNTS WITH MAIBUSINESS CREDIT CARD OF BC "MAIB" S.A.

12.1	Card delivery service	55 MDL	Card Delivery service is not available for instant cards
12.2	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 and in the event that it is proven that the operation was unauthorized by the cardholder. 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.
12.3	Investigating, contesting and managing disputes regarding transactions made abroad, per transaction	200 MDL	
12.4	The fee charged by the International Payment System (IPS), under whose aegis the card is issued, for applying and examination of disputed transactions escalated by the Client to the IPS arbitration committee:		The fee is charged by the International Payment Systems (IPS) if, after the initial dispute process (chargeback/dispute), the refund is refused by the acquiring bank/merchant and if the decision of the IPS arbitration committee is not in favor of Client. If the arbitration committee's decision is in favor of Client, this fee will not be charged from Client.
12.4.1	- Visa	600 USD	
12.4.2	- MasterCard	600 EUR	
12.5	Card blocking in case of loss, theft, damage	0.00	
12.6	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.