

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.

Charging method for the commissions on USD payments				
The type of commission related to the international transfer via SWIFT	OUR*	FULLPAY**	BEN	SHA
The amount reaches the beneficiary's account	in full	in full	reduced	reduced
Maib commission applied for processing the foreign currency payment order	payer	payer	beneficiary	payer
Correspondent bank commission	fixed fee***	fixed fee***	beneficiary (correspondent bank fees)	payer + beneficiary (correspondent bank fees)
SWIFT service commission	payer	payer	beneficiary	payer
	Note:			
	The commission for a payment in USD is cumulatively composed of 3 types of fees: maib fee for processing the payment order + correspondent bank fees (foreign bank fees and charges are applied in addition to the fees charged by maib) + SWIFT service fee.			
	* OUR option generally ensures that the full amount transferred reaches the beneficiary. However, in certain cases, the beneficiary's bank or the intermediary banks involved in processing the payment may apply additional fees or change the fee type from OUR to SHA, in accordance with their own rules and practices. In such situations, the amount received by the beneficiary may be diminished.			
	** FULLPAY option, an additional fee-based option provided by the correspondent bank Bank of New York Mellon, means that the payer pays a fixed fee, which represents the correspondent bank's charge for processing the payment order in USD. If the user selects this type of fee, the full amount of the payment is received in the beneficiary's account.			
	*** Fixed correspondent bank fee of USD 25, applicable for the FullPay option.			

Charging method for the commissions on 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 (correspondent bank fees)	payer + beneficiary (correspondent bank fees)
SWIFT service commission	payer	beneficiary	payer
Note:			
The total fee for payments made in currencies other than USD includes three types of fees: the maib fee for processing the payment order + correspondent bank fees (foreign bank fees and charges are added to the maib fees) + the SWIFT service fee.			

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 dependent 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

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este interzisă deținerea, sustragerea, multiplicarea, distrugerea sau
folosirea acestui act fără autorizarea băncii