

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

Content

Conditions for opening/closing the current card account and card issuance:.....	2
Card reissuance conditions:	3
Commission fees:.....	3
Cash withdrawal fee:.....	4
Paying for purchases at merchants, including Internet transactions:.....	5
Registration of the transferred amounts in the card account:	5
Execution of payment orders through Internet Banking:	5
Transfer of funds to the current/card/deposit account of the natural person (outside the salary project) via Internet Banking:	6
Viewing (with or without printing) card account balance:	7
Requesting the mini account statement:	7
Monthly statement request:.....	7
Interests rate:	7
Other conditions :	7

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**Approved by the decision of the ALCO, minutes no.32 of 02.10.2025 in force from 20.10.2025
last edition by the decision of the Management Board CCB, minutes no. 155.1 of 24.12.2025, in force from 16.03.2026**

Nr.	Card type	Visa Business /Mastercard Business/ Visa Business Digital / Mastercard Business Digital DEBIT			Notes
		EUR	USD	MDL	
	Card account currency:				
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 / 0.00*		200.00 / 0.00*	It is automatically charged when the card is issued from the 2258 card account. On Digital card types not applicable.
1.5	Monthly administration fee for each card	0.00 or 2.00* / 0.00 or 0.50* - digital		0.00 or 50.00* / 0.00 or 10.00* - digital	The fee is automatically charged from account 2258 on the first calendar day of each month for the previous full calendar month when paying by card for goods/services (including online payments) totaling less than 10 000 MDL / 500 EUR / 500 USD per card.
1.6	Card validity period	6 years / 8 years*			The digital card is valid for 10 years.
1.7	Minimum account balance	0.00			
1.8	Fee for closing the current account	25.00		350.00	It is charged on the day of application for closing account. In the case of closing the account at the bank's initiative,

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

				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.
1.9	Monthly fee for the administration of the account during the process of closing	within the available balance but not more 5.00	within the available balance but not more 100.00	It is charged within the available balance on the account under the following conditions: 1. not more: - in national currency - 100 MDL, - in foreign currency - 5 EUR/USD 2. debited from the account on the 10th day after the end of the 30-day period, starting from the date of application for application for closing account. 3. does not apply in case of lack of funds on the closing account (zero/negative account balance) or for other accounts in maib 4. The maximum total amount of commission paid by the client under this tariff is no more than 2000 MDL / 100 USD / 100 EUR.
2. Card reissuance conditions:				
2.1	Reissuance of the card in case of expiration	10.00 / 0.00*	200.00/ 0.00*	It is automatically charged when the card is reissued from the 2258 card account. On Digital card types not applicable.
2.2	Card reissuance in case of loss, theft, damage, compromise, or other cases	15.00 / 0.00*	225.00 / 0.00*	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. On Digital card types not applicable.

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

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.
3.1.3	-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
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-up 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	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	1.00%		Cash withdrawals in maib branch, POS and ATMs are made only in MDL. Maximum ATM cash withdrawal limit per day (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	1.30%		
4.2	- Banking POS in maib branches	1.20%		Within the limit of the available balance

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

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 the date of processing the transaction.
4.4	- ATMs/ bank POS of other banks abroad	1.50% a minimum of 3.00	1.50% a minimum of 60.00	
4.5	Commission fee for cash withdrawal 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/ from abroad	0.00		
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. Execution of payment orders through Internet Banking:				
7.1	- to the own account opened in maib	2 EUR	2	It is collected at the time of the transaction
7.2	- in favor of the bank's customers	5 EUR	2	
7.3	- in favor of clients of other banks	0.25% of the amount, min. 25 EUR - max. 250 EUR	3.8 (for amounts≤ 500 thousand MDL) 5 (for amounts > 500 thousand MDL)	

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

7.4	- in emergency mode	-	20	
7.5	- package payments	-	2/ package payment	
7.6	- the transfer of funds to the own account opened in another bank	0.25% of the amount, min. 25 EUR - max. 250 EUR	3.5 (for amounts ≤ 500 thousand MDL) 20 (for amounts > 500 thousand MDL)	
7.7	Transfer of funds in favor of clients abroad Correspondent bank commission			
7.7.1	in USD	3.5 EUR		
7.7.2	in USD with FULL PAY option	25 USD		
7.7.3	in EUR and other currencies (except RON, RUB, UAH)	15 EUR		
7.7.4	in RON, RUB, UAH	2 EUR		
7.8	SWIFT service	7 EUR		
7.9	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.
7.10	Issuing SWIFT service confirmation	5 EUR		It is collected at the time of the transaction
7.11	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
8. Transfer of funds to the current/card/deposit account of the natural person (outside the salary project) via Internet Banking:				
8.1.	- to the own account opened in maib	0.5%, min. 25 MDL - max. 100 MDL		
8.2.	- in favor of the bank's customers	3.5 MDL (for amounts ≤ 500 thousand MDL) 20 MDL (for amounts > 500 thousand MDL)		
8.3.	Payment Management			
8.3.1.	- cancellation/modification of the payment document	60 MDL		It is collected at the time of the transaction
8.3.2.	- providing assistance in searching for amounts	35 MDL/ transaction		It is collected at the time of the transaction
8.3.3.	- execution of the collection order	20 MDL		It is collected at the time of the transaction

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

9. Viewing (with or without printing) card account balance :				
9.1	- banking POS in maib branches /ATMs for viewing, performed within a calendar month	0.1	2	It is collected at the time of the transaction.
9.2	- in the branches/ATMs of other banks in the Republic of Moldova/abroad (each view)	0.50	10.00	
9.3	- 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	
10. Requesting the mini account statement:				
10.1	- at maib ATMs for the statement, requested within a calendar month	0.1	2	It is collected at the time of the transaction.
10.2	- 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	
11. Requesting the monthly statement:				
11.1	- monthly statement by email	0.00		It is collected at the time of the transaction.
11.2	- each additional statement requested at the branch maib	1.00	20.00	
12. Interests rate:				
12.1	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		
13. Other conditions :				
13.1	Card delivery service	55 MDL		Card Delivery service is not available for digital cards.
13.2	Penalty for unauthorized account overdraft	20.00% annual	40.00% annual	The penalty applies to the amount of the unauthorized overdraft from the 6th (sixth) day of registration
13.3	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

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

13.4	Investigating, contesting and managing disputes regarding transactions made abroad, per transaction	10.00	200.00	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 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.
13.5	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.
13.5.1	- Visa	600 USD		
13.5.2	- MasterCard	600 EUR		
13.6	Card blocking in case of loss, theft, damage	0.00		
13.7	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.