

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

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**Approved by the decision of the ALCO, minutes no. 45 of 06.11.2024 in force from 09.01.2025**

Nr.	Card type	Visa Business /Mastercard Business/ Visa Business Digital			Notes
		EUR	USD	MDL	
	Card account currency:		DEBIT		
<b>1. Conditions for opening/closing the current account and card issuance:</b>					
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 / <b>0.00*</b>		200.00 / <b>0.00*</b>	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	2.00 / <b>0.50*</b>		50.00 / <b>10.00*</b>	The fee is charged on the first calendar day of each month for the previous full month. By card type Digital monthly card administration fee 10 mdl / 0.5 usd/ eur.
1.6	Card validity period		4 years / <b>8 years*</b>		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, the following amount is charged: - for the account in MDL – up to 350 MDL,

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				- 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 <b>maib</b> 4. The maximum total amount of commission paid by the client under this tariff is no more than 2000 MDL / 100 USD / 100 EUR.
<b>2. Card reissuance conditions:</b>				
2.1	Reissuance of the card in case of expiration	10.00 / <b>0.00*</b>	200.00/ <b>0.00*</b>	It is automatically charged when the card is reissued from the 2258 card account. On Digital card types not applicable.
2.2	<b>Card reissuance in case of loss, theft, damage, compromise, or other cases</b>	15.00 / <b>0.00*</b>	225.00 / <b>0.00*</b>	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.

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<b>3. Commission fees:</b>			
<b>3.1</b>	<b>Top-up the card account:</b>		
3.1.1	- in cash at the branch <b>maib</b> by collection order	0.00	
3.1.2	- at the <b>maib</b> ATM	-	<b>0.00 MDL</b> 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) - 200,000 MDL
3.1.4	- from an individual's card account (via maib platforms: MAIBank, www.maibpay.md)		Within the territory of the Republic of Moldova, top-up are allowed in national currency only. Transfers made in other currencies to cards issued in EUR/USD will be rejected within the <a href="#">approved limits</a> .
3.1.5	- through international payment systems		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 <a href="#">approved limits</a>
<b>3.2</b>	<b>Changing the PIN code:</b>		
3.2.1	- <b>maib</b> 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
<b>4. Cash withdrawal fee:</b>			
<b>4.1</b>	- ATM <b>maib</b>		Cash withdrawals in <b>maib</b> branch, POS and ATMs are made only in MDL. <b>Maximum ATM cash withdrawal limit</b> per day (00:00- 24:00) – <b>200 000 MDL</b>
4.1.1	- up to 50,000 MDL (inclusively) daily	1.00%	
4.1.2	- more than 50,000 MDL daily	1.30%	
<b>4.2</b>	- Banking POS in <b>maib</b> branches	1.20%	Within the limit of the available balance

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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 <b>maib</b> 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 <b>maib</b> 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.
<b>5. Paying for purchases at merchants, including Internet transactions:</b>				
5.1	- from the Republic of Moldova	0.00		
5.2	- from abroad			
<b>6. Registration of the transferred amounts in the card account:</b>				
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"			
<b>7. Viewing (with or without printing) card account balance :</b>				
7.1	- in <b>maib</b> branches/ATMs for viewing, performed within a calendar month	5 transaction / month – free, the others 0.06	5 transactions / month – free, the others 1.20	
7.2	- in the branches/ATMs of other banks in the Republic of Moldova/abroad (each view)	0.50	10.00	

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7.3	- 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	It is collected at the time of the transaction.
<b>8. Requesting the mini account statement:</b>				
8.1	- at <b>maib</b> ATMs for the statement, requested within a calendar month	3 transactions / month – free, the others 0.07	3 transactions / month – free, the others 1.40	It is collected at the time of the transaction.
8.2	- 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	
<b>9. Requesting the monthly statement:</b>				
9.1	- monthly statement by email		0.00	
9.2	- each additional statement requested at the branch <b>maib</b>	1.00	20.00	It is collected at the time of the transaction.
<b>10. Interests rate:</b>				
10.1	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		
<b>11. Other conditions :</b>				
11.1	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
11.2	<b>Investigating, contesting and managing disputes regarding transactions carried out on the territory of the Republic of Moldova, per transaction</b>	1.00	20.00	The commission fee 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 in ATMs/POS terminals. Additional fees may be withheld in accordance with the
11.3	<b>Investigating, contesting and managing disputes regarding transactions made abroad, per transaction</b>	10.00	200.00	

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				commission fees of the payment systems in the case of disputes reviewed by their Arbitration Committees.
11.4	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.
11.4.1	- Visa	600 USD		
11.4.2	- MasterCard	600 EUR		
11.4	Card blocking in case of loss, theft, damage	0.00		
11.5	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.