

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

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

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) - 200,000 MDL

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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 approved limits .
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 approved limits .
3.2	Non cash transfer for 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	
3.6.2	ATMs of other banks in the Republic of Moldova/abroad		20 MDL	It is collected at the time of the transaction.
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. Maximize cash withdrawal limit per day for ATMs maib (00:00- 24:00) – 200 000 MDL Within the limit of the available balance 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.
4.1.1	- 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%		
4.3	ATMs/ Bank POS of other banks in the Republic of Moldova	1.5% min 25.00 MDL		
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.

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5. Paying for purchases at merchants, including Internet transactions:			
5.1	From the Republic of Moldova / from abroad	0.00	
6. Viewing (with or without printing) card account balance:			
6.1	In maib branches/ATMs for viewing, performed within a calendar month	5 transactions/month – free, the others – 1.2 MDL	It is collected at the time of the transaction.
6.2	In the branches/ATMs of other banks in the Republic of Moldova/abroad (each view)	10 MDL	
6.3	Through remote access channels, for viewing, performed during a calendar month	30 transactions/month – free, the others - 2 MDL	
7. Requesting the mini account statement:			
7.1	At maib ATMs for the statement, requested within a calendar month	3 transactions/month – free, the others – 1.4 MDL	It is collected at the time of the transaction.
7.2	Through remote access channels, for request made within a calendar month	30 transactions/month – free, the others – 1.4 MDL	
8. Monthly statement request:			
8.1	Monthly statement sent by email	0.00	
8.2	Each additional statement requested at the branch maib	20 MDL	
9. Interests, fees, penalties:			
9.1	Interest rate (for the used credit)	according to the Pricing Policy for banking products and services provided to SME customers	
9.2	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
9.3	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.
9.4	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	
10. Other operations and services:			
10.1	Card delivery service	40 MDL	

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10.2	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. 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.
10.3	Investigating, contesting and managing disputes regarding transactions made abroad, per transaction	200 MDL	
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	
10.4	Card blocking in case of loss, theft, damage	0.00	
10.5	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.