

C1 - PUBLIC

**INFORMATION RELATED TO CONDITIONS UNDER WHICH PAYMENTS
/ TRANSFERS (INTERNATIONAL TRANSFERS)
TO / FROM ABROAD, EXCEPT FOR THE REMITTANCES**

<p>Remarks</p>	<p>Mobiasbanca - OTP Group S.A. (further Bank) performs payments / transfers (except for remittances) if the provisions of the legislative acts of the Republic of Moldova and the provisions of the Bank's internal documents are complied with, subject to the following conditions, without limitation to:</p> <ul style="list-style-type: none"> ▪ Valid account ▪ Payment order in foreign currency filled in according to the requirements of the Bank. ▪ Enough funds to perform the payment ▪ Supporting documents (contracts, bills, invoices, NBM Notification, NBM Authorization and other documents subject to NBM notification / authorization and other documents requested by the Bank). ▪ Other conditions in compliance with the legal provisions. <p>The payment order on paper in foreign currency can be submitted at the counter of the bank division or sent through remote service systems in condition that the client is subscribed to the bank's remote service systems.</p>
<p>Notions:</p>	
<p>Payment order (PO)</p>	<p>The payment order with special bank's code is the unconditional order given to the Bank referred to as the payee (Paying Bank) by an individual, a legal entity or an individual engaged in an entrepreneurial activity, that is referred to as the payer, to pay / transfer a specified amount of money from the payer's account to another person referred to as the beneficiary, through another bank or the same bank referred to as the beneficiary provider (Beneficiary Bank).</p>
<p>IBAN</p>	<p>The International Bank Account Number (IBAN) is a character string that uniquely identifies an international client's account with a bank. IBANs assigned by the banks to their clients' accounts in the Republic of Moldova represent a 24-character alphanumeric character string.</p>
<p>Commission collection options (to be selected directly in PO):</p>	
<p>BEN</p>	<p>The commissions of the Paying / Correspondent / Beneficiary Banks are charged from the transfer amount</p>
<p>OUR</p>	<p>The commissions of the paying / correspondent / beneficiary bank's are charged separately from the payer. It doesn't exclude the possibility that the correspondent bank could charge an additional commission</p>
<p>SHA</p>	<p>The commission of the Paying Bank is charged separately from the payer, but the commission of the Correspondent / Beneficiary Banks are charged from the transfer amount</p>

<p>The FULL PAY commission</p>	<p>The "FULL PAY" commission payable by the payer and applicable to USD payments in addition to the OUR commission, ensures that the full amount is transferred to the payee. However, the Bank does not exclude the possibility of subsequent retention of possible commissions by correspondent banks according to their terms with the beneficiary's bank.</p>
<p>SWIFT (or Society for Worldwide Interbank Financial Telecommunications)</p>	<p>Telecommunication system between financial institutions around the world that provides, inter alia, security of communications.</p>
<p>Cut-off-time (COT)</p>	<p>The time limit for receiving payment orders from the Bank's clients for execution on the same day.</p>
<p>Payment / transfer method</p>	<p>The individual, the legal entity, the individual engaged in an entrepreneurial activity performs payments / transfers by transfer through bank accounts opened in the bank through the SWIFT system. The client may request receipt of the SWIFT copy by ticking in the appropriate field of the PO (Request SWIFT Copy). For request a copy of the SWIFT message, the Bank will charge a commission according to the Tariffs in force.</p>
<p>Conditions for accepting the PO for payments / transfers</p>	
<p>Requirements for PO</p>	<ul style="list-style-type: none"> ▪ The PO form contains the special registering Bank's code and is used by the client to perform payments / transfers in foreign currency. The client may use the bank form without that encoding, but used PO form must contain the mandatory elements stipulated in the PO with code. ▪ The PO form is published on the official bank site: https://mobiasbanca.md/files/PJ/Cont%20curent/Ordin%20de%20plata%20in%20valuta_ro_ru_en.xlsx ▪ The form of the PO in foreign currency used by the bank can be filled in at the counter (applying the bank's Tariffs in force for banking services provided to legal entities/individuals). ▪ The PO in foreign currency is presented by the client in print form and fulfilled, except for the fields filled in by the Bank, or in electronic formats through remote service systems. It is recommended to use the following fonts when filling POs in foreign currency for payment order that would be presented on paper: Font: ARIAL (14), Arial (14), TIMES NEW ROMAN (14), Style: NormalThe PO will be accepted for processing if it has no errors, corrections, erasures. ▪ The payment / transfer amount is indicated correctly and fully. ▪ The amount indicated in the PO does not exceed the amount indicated in the supporting documents.

- In the case of payment order on paper the current account from which the transfer commissions will be paid, should be specified – if nothing is specified in the field for this account by the client, the commission will be charged from the same account from which the transfer is performed. If there are not sufficient funds in that account, the commission will be charged from other accounts in the following succession: current account in MDL, current account in other currency.
- In the case of automated remote service systems, the commission will be charged from the account indicated by the customer in the service module and in case of insufficient funds - payment will be stored in pending until the funds replenishment, until the end of the operational day, after which it will be rejected if the necessary funds were not provided.
- **A special attention** should be paid to the field of the payment order “**Payment destination / Remittance information**“. In the payment destination field of the payment order in foreign currency, the purpose of the payment (e.g. type of goods or service paid / purchased) must be explicitly specified and the supporting documents under which the payment / transfer is to be made must be stipulated. The name (if any), the number, the date of the document will be also specified. If the transfer / payment is made on the basis of an external commitments, the number and date of the notification NBM/ authorization NBM and the other information provided in the foreign currency legislation of the Republic of Moldova will be indicated in the PO.
- The client must offer and the Bank at its discretion, is entitled to request confirmatory documents stipulated according to the legislation as well as additional ones and / or to refuse to make the transfer / payment, in case if they have not been presented by the client.
Note: Including for the payments remitted to the accounts opened with Mobiasbanca - OTP Group S.A. it is mandatory to fill in field **Payment Destination / Remittance information** from the payment order in foreign currency upon payment / transfer.
No payments / transfers are made through savings accounts.
ATTENTION!!! The payment destination in the issued PO will be filled in:
 - for RUB, in Russian with Latin letters,
 - for RON and for MDL, in Romanian without diacritics,
 - for other foreign currencies, in English.
- The PO on paper shall be authorized by the signatures of the persons with the right of signature and in case for legal entities by the stamp inclusively, according to the *Signature and stamp specimen card* held at the Bank. In the case of POs sent through electronic remote service systems, the authorization is made according to rights assigned for each system.
- Other provisions stipulated in the legislation of the National Bank of Moldova and in the Bank’s internal legal documents.

	<p>The client shall bear all responsibility for the authenticity and accuracy of data indicated in the payment order.</p>
<p>the Bank's Tariffs</p>	<p>The bank applies the tariffs in force for the payment / transfer in the date of transaction. The Bank does not apply a commission for the reception amounts in current account by transfer from abroad. The Bank's tariffs are displayed on the bank's website: for individuals https://mobiasbanca.md/en/tariffs-PF and for legal entities https://mobiasbanca.md/en/tarife_pj or can be viewed at the Bank's counters. Correspondent banks may apply additional commissions.</p> <p>Note: The Bank has no control and is not responsible for the amount of commissions charged by the correspondent banks.</p>
<p>Correspondent Banks</p>	<p>The list of Correspondent Banks can be viewed on the Bank's website or at any branch of the Bank: https://mobiasbanca.md/banci_corespondente</p>
<p>Payment / transfer currency</p>	<p>The individual, the legal entity / the individual engaged in an entrepreneurial activity can make / receive payments / transfers in the following foreign currencies: USD, EUR, RUB, GBP, CAD, CHF, RON. The client may request detailed information at the Bank's counter on payment / transfer in another foreign currency required for his activity.</p> <p>To perform the international payments in exotic currencies it is necessary to consult the information placed on the bank's WEB page.</p> <p>Registration of the foreign currency on the client's account other than the currency of the account is made at the Bank's commercial exchange rate at the time of the transaction execution for legal entities, but for individuals upon client confirmation receipt.</p>
<p>Cut-off-time (COT)</p>	<p>The bank receives the PO in foreign currency for execution on the same day according to the established COT, which can be viewed on the Bank's website by accessing the following link for legal entities https://mobiasbanca.md/en/tarife_pj and for individuals accessing the link https://mobiasbanca.md/en/tariffs-PF</p> <p>Execution date of a payment established by the client can be other than issuance date of payment order, but will not exceed 10 banking days. The Bank do not accept payment order with the date of issue / execution which is prior to the date of its submission to the Bank.</p>