

FEES AND COMMISSIONS FOR BANKING SERVICES APPLIED TO LEGAL ENTITIES

- including individuals engaged into entrepreneurial activity

BANKING SERVICES	FEES / COMMISSIONS	NOTE
I. OPENING AND ACCOUNT MANAGEMENT		
1 Opening / Closure of accounts		
<u>MDL</u>		
<p>Analyzing the documents for opening a current account 1.1.1. (modified by Decision of Executive Committee from 10.03.2021, in force beginning 01.04.2021)</p>	100 lei	<ul style="list-style-type: none"> - for residents, inclusive through the Business Internet Banking and OTP Internet/Mobile Banking services - for non-residents, only through Business Internet Banking and OTP Internet/Mobile Banking services - to be charged at the moment of request for opening a current account or at the opening of it, paid by cash or transfer; except current accounts for operations with bankcards (2258)
	200 lei	<ul style="list-style-type: none"> - for non-residents - to be charged at the moment of request presented at the Branch, for opening a current account or at the opening paid in cash or by transfer; except current accounts for operations with bankcards (2258)
	0 lei	<ul style="list-style-type: none"> applied at opening a new account: - remotely and for new clients only - which will replace the conventional closed account, in case of final closure of the conventional closed account
<p>Opening of a deposit account / saving account (inclusively through Business Internet Banking and OTP Internet/Mobile Banking services) (modified by Decision of Executive Committee from 10.03.2021, in force beginning 01.04.2021)</p>	Free of charge	
<p>1.1.3. Closure of a current account (modified by Decision of Pricing Committee from 19.08.2019, in force beginning 21.08.2019)</p>	350 lei	<ul style="list-style-type: none"> - to be charged at the moment; except current accounts for operations with bankcards (2258), "Fond electoral", "Initiative group"
<p>1.1.3. Closure of a current account (modified by Decision of Pricing Committee from 19.08.2019, in force beginning 21.08.2019)</p>	70 lei	<ul style="list-style-type: none"> - it applies only if the opening account will replace conventional closed account; except current accounts for operations with bankcards (2258)
<p>1.1.4. Closure of a deposit account / saving account</p>	Free of charge	
<u>Foreign currency *</u>		
<p>Analyzing the documents for opening a current account 1.1.5. (modified by Decision of Executive Committee from 10.03.2021, in force beginning 01.04.2021)</p>	10 EUR	<ul style="list-style-type: none"> - for residents, inclusive through the Business Internet Banking and OTP Internet/Mobile Banking services - for non-residents, only through Business Internet Banking and OTP Internet/Mobile Banking services - to be charged at the moment of request for opening a current account or at the opening of it, paid by cash or transfer; except current accounts for operations with bankcards (2258)
	15 EUR	<ul style="list-style-type: none"> - for non-residents - to be charged at the moment of request presented at the Branch, for opening a current account or at the opening paid in cash or by transfer; except current accounts for operations with bankcards (2258)
	0 EUR	<ul style="list-style-type: none"> applied at opening a new account: - remotely and for new clients only - which will replace the conventional closed account, in case of final closure of the conventional closed account
<p>1.1.6. Opening of a deposit account / saving account (inclusively through Business Internet Banking and OTP Internet/Mobile Banking services) (modified by Decision of Executive Committee from 10.03.2021, in force beginning 01.04.2021)</p>	Free of charge	
<p>1.1.7. Closure of a current account (modified by Decision of President of the Bank from 29.05.2013, in force beginning 17.06.2013)</p>	25 EUR	<ul style="list-style-type: none"> - to be charged at the moment; except current accounts for operations with bankcards (2258)
<p>1.1.7. Closure of a current account (modified by Decision of President of the Bank from 29.05.2013, in force beginning 17.06.2013)</p>	5 EUR	<ul style="list-style-type: none"> - it applies only if the opening account will replace conventional closed account; except current accounts for operations with bankcards (2258)
<p>1.1.8. Closure of a deposit account / saving account</p>	Free of charge	
<p>1.1.9. Specimen of signature and stamp imprint authentication for opening and managing the current account in MDL and Foreign Currency (modified by Decision of President of the Bank from 28.08.2014, in force beginning 15.09.2014)</p>	100 lei	<ul style="list-style-type: none"> - to be charged at the moment - for 1 copy
<p>1.1.10. Additional specimen of signature and stamp imprint authentication for opening and managing the current account in MDL and Foreign Currency (modified by Decision of President of the Bank from 28.08.2014, in force beginning 15.09.2014)</p>	50 lei	<ul style="list-style-type: none"> - to be charged at the moment - for each signature - for 1 copy
<p>1.1.11. Analyzing the documents for opening and maintenances of an account "Fond electoral"/ "Initiative group" in MDL (introduced by Decision of Pricing Committee from 19.08.2019, in force beginning 21.08.2019)</p>	4 000 lei	<ul style="list-style-type: none"> - to be charged at the moment of request for opening the account or at its opening, paid by cash or transfer;
2 Account Management		

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1.2.1. Monthly maintenance of current account (modified by Decision of Pricing Committee from 19.08.2019, in force beginning 21.08.2019)			- for each current account - to be charged on the account anniversary date on which the commission is taken
1.2.1.1. - current account in MDL		2 EUR	- equivalent in account currency on which the commission is taken, at the official NBM exchange rate
1.2.1.2. - current account in USD, EUR (modified by Decision of President of the Bank from 31.01.2014, in force beginning 03.03.2014)		2 EUR	- except current accounts for "Fond electoral", "Initiative group"
1.2.1.3. - current account in other currencies (modified by Decision of President of the Bank from 31.01.2014, in force beginning 03.03.2014)		2 EUR	
1.2.1.4. - main account in MDL within the Account Control Agreement until the enforcement notice receivemnt. (introduced by Decision of Pricing Committee from 09.07.2021, in force beginning 19.07.2021)		Negotiable, min. 20 EUR	- to be charged on the main account anniversary date on which the commission is taken - equivalent in account currency on which the commission is taken, at the official NBM exchange rate - is not applied additionally to 1.2.1.1 - to be charged starting from the date that the Control Agreement was signed and til the date that the Account Control was terminated.
1.2.1.5. - main account in MDL within the Account Control Agreement after the enforcement notice receivemnt. (introduced by Decision of Pricing Committee from 09.07.2021, in force beginning 19.07.2021)		Negotiable, min. 50 EUR	- to be charged on the main account anniversary date on which the commission is taken - equivalent in account currency on which the commission is taken, at the official NBM exchange rate - is not applied additionally to 1.2.1.1 and 1.2.1.4. - to be charged til the date that the Account Control was terminated.
3 Statements			
1.3.1. Sending of account electronic statement by email (included by Management Board's Excerpt of Minutes from 07.12.2016, in force beginning with 01.02.2017)		Free of charge	
1.3.2. Issuance of account statement on paper based for current period (current month) included by Management Board's Excerpt of Minutes from 07.12.2016, in force beginning with 01.02.2017)		30 lei/document	- to be charged at the moment on client's request - per one account statement daily or monthly
1.3.3. Issuance of account statements on paper based for previous period (more than 1 month) (included by Management Board's Excerpt of Minutes from 07.12.2016, in force beginning with 01.02.2017)		10 lei/page	- to be charged at the moment on client's request
4 Cash Operations in MDL			
1.4.1. Cash deposit at the counter (introduced by President's of the Management Board Disposal from 17.07.2015, in force beginning with 10.08.2015)		Free of charge	
1.4.1.1. - in the branch		Free of charge	
1.4.1.2. - in the branch, by Individuals (third parties) in Legal Entities' current accounts with which the payments collection contract is signed		According to the contract	
1.4.1.3. - in the branch, by Individuals (third parties) in Legal Entities' current accounts with which the payments collection contract is not signed		According to Fees and Commissions for Banking services applied to Individuals	
1.4.2. Cash withdrawal (modified by Decision of President of the Bank from 01.12.2010, in force beginning 01.01.2011)		1,5%	- from the amount - to be charged at the moment
1.4.3. Cash collection from clients, by bank collection and transport service, cash delivery to clients' address, guarding the clients with cash by collection and transport service, according to their request (introduced by President's of the Management Board Disposal from 17.07.2015, in force beginning with 10.08.2015)			
1.4.3.1. - cash collection from clients		According to the contract	- subject of VAT
1.4.3.2. - clients' cash delivery		According to the contract	- subject of VAT
1.4.3.3. - guarding the client with cash		According to the contract	- subject of VAT
5 Cash Operations in Foreign Currency *			
1.5.1. Foreign currency (USD, EUR, RUB, GBP) cash deposits to current account (modified by Decision of Pricing Committee from 17.05.2019, in force beginning 03.06.2019)		0,50% from the amount min. 10 EUR	- to be charged at the moment
1.5.2. Foreign currency (USD, EUR, RUB, GBP) cash withdrawal from account (modified by Decision of Pricing Committee from 17.05.2019, in force beginning 03.06.2019)		1% from the amount min. 10 EUR	- to be charged at the moment
6 Transfers in MDL within R. Moldova			
1.6.1. Receiving amounts by transfer into the current account		Free of charge	
1.6.2. Payments to other customers within the bank (modified by Decision of President of the Bank from 01.12.2010, in force beginning 01.01.2011)			
1.6.2.1. - on paper (modified by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021)		5 lei	- per one document - to be charged at the moment
1.6.2.2. - by Business Internet Banking and OTP Internet/Mobile Banking services. (modified by Decision of Executive Committee from 10.03.2021, in force beginning 01.04.2021)		2 lei	- per one document

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1.6.3.	Transfers between accounts (inclusive the account opened within the payroll project) of the same customer in the bank (as well through Business Internet Banking service) (modified by Decision of Pricing Committee from 05.12.2019, in force beginning 01.01.2020)		
1.6.3.1.	- on paper (modified by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021)	5 lei	- per one document - to be charged at the moment
1.6.3.2.	- by Business Internet Banking and OTP Internet/Mobile Banking services. (modified by Decision of Executive Committee from 10.03.2021, in force beginning 01.04.2021)	Free of charge	
1.6.4.	Transfers between the current account and credit of the same customer in case of loan repayment	Free of charge	
1.6.5.	Transfers between the current account and the deposit account of client	Free of charge	
1.6.6.	Payments to customers of other payment service providers (included by Decision of Products and Pricing Committee from 24.05.2021, in force beginning 14.06.2021)		
1.6.6.1.	- on paper		
1.6.6.1.1.	- for amounts of up to or equal to 50 thousand lei (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021)	10 lei	- per one document
1.6.6.1.2.	- for amounts that are over 50 thousand lei (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021)	15 lei	- per one document
1.6.6.2.	- ordinary, by Business Internet Banking and OTP Internet/Mobile Banking services. (modified by Decision of Executive Committee from 10.03.2021, in force beginning 01.04.2021)	3,5 lei	- per one document
1.6.6.3.	- urgency, by Business Internet Banking and OTP Internet/Mobile Banking services. (modified by Decision of Executive Committee from 10.03.2021, in force beginning 01.04.2021)	20 lei	- per one document
1.6.6.4.	- Operations based on POS management contracts in other banks	6 lei	- per one transaction
1.6.7.	Assistance in searching payments that have not reached the destination	50 lei	- for one transfer
1.6.8.	Receipts/execution of the documents for payment to "collection" (modified by Decision of Pricing Committee from 13.10.2017, in force beginning 13.11.2017)	20 lei	- per one document
7	Transfers in MDL across the borders of R. Moldova / Transfers in Foreign Currency *		
1.7.1.	Receipt amounts in current account by transfer (modified by Decision of Pricing Committee from 05.12.2019, in force beginning 01.01.2020)	Free of charge	
1.7.2.	Foreign Currency Transfers between the same Customer's accounts (inclusive the account opened within the payroll project) (modified by Decision of Pricing Committee from 13.10.2017, in force beginning 13.11.2017)	2 EUR	- per one document
1.7.3.	Foreign Currency Transfers between the current and credit accounts, of the same customer, within the Bank, at the loan repayment (modified by Decision of Pricing Committee from 13.10.2017, in force beginning 13.11.2017)	Free of charge	
1.7.4.	Foreign Currency Transfer to current account of another customer, within the Bank (modified by Decision of Pricing Committee from 13.10.2017, in force beginning 13.11.2017)	0,10% from the amount min. 10 EUR, max. 100 EUR	- to be charged at the moment - no extra fee p.1.7.8. and p.1.7.9.
1.7.5.	Foreign Currency Transfer between the current and deposit accounts, of the same customer within the Bank (modified by Decision of Pricing Committee from 13.10.2017, in force beginning 13.11.2017)	Free of charge	
1.7.6.	Amount Transfers into the payment account opened at the another Payment Service Provider (Bank). (modified by Decision of Pricing Committee from 13.10.2017, in force beginning 13.11.2017)	0,25% from the amount min. 25 EUR, max. 250 EUR	- Inclusive of MDL across the borders of R. Moldova - to be charged at the moment - or to be paid the equivalent in MDL at the commercial selling non-cash exchange rate of the bank on the transaction day - is applied for OUR, SHA or BEN*** options
1.7.7.	Foreign Currency Transfer into the same customer's payment account opened to another Payment Service Provider within R. Moldova borders (modified by Decision of Pricing Committee from 13.10.2017, in force beginning 13.11.2017)	0,10% from the amount min. 10 EUR, max. 100 EUR	- to be applied additionally to p.1.7.6.
1.7.8.	Forwarding of one message to external SWIFT related to the amount transfer execution submitted by client. (modified by Decision of Pricing Committee from 13.10.2017, in force beginning 13.11.2017)	10 EUR	- to be applied additionally to p.1.7.6. - or be paid the equivalent in MDL at the commercial selling non-cash exchange rate of the bank on the transaction day
1.7.9.	FULL PAY (modified by Decision of Pricing Committee from 13.10.2017, in force beginning 13.11.2017)	25 EUR	- applied only at client's request for USD payments with option OUR - the amount transfer will be fully registered into the beneficiary's account - applied additionally to p.1.7.6. - or to be paid the equivalent in MDL at the commercial selling non-cash exchange rate of the bank on the transaction day
1.7.10.	Changes, inquiries, cancellations, remand for transfer into foreign currency (modified by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021)	50 EUR + commissions of correspondent banks	- per one operation

BANKING SERVICES	FEES / COMMISSIONS	NOTE
<p>***Commissioning options (to be selected into the payment order):</p> <ul style="list-style-type: none"> • OUR - the commissions of the Paying / Correspondent / Beneficiary Banks are charged separately, from the payer. It doesn't exclude the possibility that the correspondent bank could charge an additional commission. • SHA- 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. • BEN - the commissions of the Paying / Correspondent / Beneficiary Banks are charged from the transfer amount. 		
8 Other services		
1.8.1. Sale / purchase / conversion of foreign currency by bank transfer - comision for sale / purchase / conversion of foreign currency (introduced by Pricing Committee Minutes from 30.11.2018, in force beginning 03.12.2018)	According to exchange quotation of the bank Free of charge	
1.8.2. Processing payments at client's request Duplicate of payment documents on paper based (modified by Management Board's Excerpt of Minutes from 07.12.2016, in force beginning with 01.02.2017)	30 lei	- per one document - except payment of credit and interest rate - inclusively VAT
1.8.3. Request of SWIFT message copy (inclusively through Business Internet Banking and OTP Internet/Mobile Banking services) (modified by Decision of Executive Committee from 10.03.2021, in force beginning 01.04.2021)	30 lei	- per one document - to be charged at the moment of request - charging of the fee does not guarantee the payment execution
1.8.5. Processing confirmations of financial transactions: (modified by Decision of President of the Bank from 01.12.2010, in force beginning 08.01.2011)		
1.8.5.1. - finding a bank account	30 lei	
1.8.5.2. - finding the balance of bank account	60 lei	
1.8.5.3. - finding turnover for a indicated period		
1.8.5.3.1. - for a period of up to 6 months	60 lei	
1.8.5.3.2. - for a period exceeding 6 months	200 lei	
1.8.5.4. - completing the account with statutory capital		- per one document
1.8.5.4.1. - for registered client up to 1 year	60 lei	
1.8.5.4.2. - for registered client over 1 year	200 lei	
1.8.5.5. - cash acumulation for additional shares issue	100 lei	
1.8.5.6. - about accounts closing	100 lei	
1.8.6. Processing confirmations of financial documents in the archive of bank	200 lei + 20 lei / per each document raised from the archive	
1.8.7. Processing confirmations of bank credit debt at the client's request (subject to the entrepreneurial activity)	200 lei	- per one document
1.8.8. Other banking services	100 lei	- for one request
9 ESCROW service		
1.9.1. Opening of ESCROW account (introduced by Decision of President of the Bank from 01.12.2010, in force beginning 01.01.2011)	Free of charge	
1.9.2. ESCROW service (introduced by Decision of Pricing Committee from 17.05.2019, in force beginning 03.06.2019)		
1.9.2.1. for bank's clients	0.5% of the amount, min. 100 EUR	- if other commission value is not negotiated by parties
1.9.2.2. for legal entities* that are not bank's clients	1.0% of the amount, min. 200 EUR	- NBM rate valid on the date of transaction is applied
1.9.3. Transfers money into the ESCROW account (introduced by Decision of President of the Bank from 01.12.2010, in force beginning 01.01.2011)	Free of charge	
10 Programmed payments		
1.10.1. Connection to the service	Free of charge	
1.10.2. Monthly maintenance	Free of charge	
1.10.3. Changing client request for setting and cancelation	Free of charge	
1.10.4. Payment processing in MDL inside the bank	2 lei / per transfer	- to be charged at the moment of transfer
1.10.5. Payment processing in FCY inside the bank	1 EUR / per transfer	- to be charged at the moment of transfer
11 Cash Management		
1.11.1. International Account Management (modified by Decision of Pricing Committee from 13.10.2017, in force beginning 13.11.2017)		
1.11.1.1. Connection to the service	Free of charge	
1.11.1.2. Monthly maintenance:		
1.11.1.2.1. Accounts subscribed to sending MT940/950 message service (Daily statement)	10 EUR / per one account	- to be charged on first day of the month. - equivalent in account currency on which the commission is charged, according to the official NBM exchange rate
1.11.1.2.2. Accounts subscribed to sending MT942 message service (Intraday statement)	20 EUR / per one account	- to be charged on first day of the month. - equivalent in account currency on which the commission is charged, according to the official NBM exchange rate

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1.11.1.2.3. Accounts subscribed to execute MT101 instruction message. (modified by Decision of Pricing Committee from 13.10.2017, in force beginning 13.11.2017)	20 EUR / per one account	- to be charged on first day of the month. - equivalent in account currency on which the commission is charged, according to the official NBM exchange rate
1.11.1.3. Forwarding message MT940/942/950 to external by SWIFT (modified by Management Board's Excerpt of Minutes from 09.03.2017, in force beginning with 01.04.2017)	Free of charge	
1.11.1.4. Payment processing MT101 by SWIFT	Free of charge	
- in MDL	According p. 1.6.2.2. or 1.6.6.2	
- FCY	According p. 1.7.4. or 1.7.6.	

12 Packages of products

1.12.1. BASIC Package*		
1.12.1.1 Fees for services included into the BASIC Package		-
Monthly maintenance of main current account in MDL (included by Decision of Pricing Committee from 19.04.2021, in force beginning 14.06.2021)	4,99 EUR	- to be charged on the account anniversary date on which the commission is taken - equivalent in account currency on which the commission is taken, at the official NBM exchange rate - not applied additionally to the 1.2.1.1 - mandatory product within the package
Monthly maintenance of other current accounts in MDL and Foreign currency (included by Decision of Pricing Committee from 10.11.2020, in force beginning 08.02.2021)	Free of charge	-excepted the maintenance of the main account
Analyzing the documents for opening a current account in MDL (included by Decision of Pricing Committee from 10.11.2020, in force beginning 08.02.2021)	Free of charge	-
Analyzing the documents for opening a current account in Foreign currency (included by Decision of Pricing Committee from 10.11.2020, in force beginning 08.02.2021)	Free of charge	-
Specimen of signature and stamp imprint authentication for opening and managing the current account in MDL and Foreign Currency (included by Decision of Pricing Committee from 10.11.2020, in force beginning 08.02.2021)	Free of charge	-
Payments to other customers within the bank through the OTP Internet/Mobile Banking service (modified by Decision of Products and Pricing Committee from 10.03.2021, in force beginning 01.04.2021)	Free of charge	-
Monthly management of accounts through OTP Internet/Mobile Banking service (modified by Decision of Products and Pricing Committee from 10.03.2021, in force beginning 01.04.2021)	Free of charge	-mandatory product within the package
Transfer and payment of salaries to employees via the card accounts (included by Decision of Products and Pricing Committee from 19.04.2021, in force beginning 14.06.2021)	Free of charge	-
Opening of current account with card attached (as well through "OTP Internet / Mobile Banking" service) (included by Decision of Products and Pricing Committee from 19.04.2021, in force beginning 14.06.2021)	Free of charge	-
Business Card issuance (included by Decision of Products and Pricing Committee from 19.04.2021, in force beginning 14.06.2021)	Free of charge	-
Card annual maintenance (included by Decision of Products and Pricing Committee from 19.04.2021, in force beginning 14.06.2021)	Free of charge	-mandatory product within the package

*-the BASIC package of products to be applied to the clients with the Annual Sales of up to 50 million lei only, for an unlimited period.

**-Business card of Multinational Payment System VISA

(modified by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021)

1.12.2. BASIC+ Package*		
1.12.2.1 Fees for services included into the BASIC+ Package		-
Monthly maintenance of main current account in MDL (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021)	9,99 EUR	- to be charged on the account anniversary date on which the commission is taken - equivalent in account currency on which the commission is taken, at the official NBM exchange rate - not applied additionally to the 1.2.1.1 - mandatory product within the package
Monthly maintenance of other current accounts in MDL and Foreign currency (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021)	Free of charge	-excepted the maintenance of the main account
Analyzing the documents for opening a current account in MDL (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021)	Free of charge	-
Analyzing the documents for opening a current account in Foreign currency (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021)	Free of charge	-
Specimen of signature and stamp imprint authentication for opening and managing the current account in MDL and Foreign Currency (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021)	Free of charge	-
Payments to other customers within the bank through the OTP Internet/Mobile Banking service (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021)	Free of charge	-
Monthly management of accounts through OTP Internet/Mobile Banking service (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021)	Free of charge	-mandatory product within the package
Transfer and payment of salaries to employees via the card accounts (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021)	Free of charge	-
Opening of current account with card attached (as well through "OTP Internet / Mobile Banking" service) (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021)	Free of charge	-

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Business Card issuance (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021)	Free of charge	-
Card annual maintenance (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021)	Free of charge	- mandatory product within the package
Ordinary lei payments to customers of other payment service providers, by OTP Internet/Mobile Banking service. (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021)	1 lei	- per one document

*-the BASIC+ package of products to be applied to the clients with the Annual Sales of up to 50 million lei only, for a period of 12 months.

**-Business card of Multinational Payment System VISA

II. REMOTE BANKING SERVICES

1 Business Internet Banking service - canceled from 01.04.2022

2.1.1. Subscription to Business Internet Banking service (included by Decision of Pricing Committee from 06.04.2018, in force beginning 04.02.2019)	Free of charge	
2.1.2. Monthly management of accounts through Business Internet Banking service (included by Decision of Pricing Committee from 06.04.2018, in force beginning 04.02.2019)	75 lei	- to be charge on the subscription anniversary date. - commission does not exclude charging for monthly maintenance of current account/s (p.1.2.1.)
2.1.3. Basic / Additional Access to accounts through Business Internet Banking service (included by Decision of Pricing Committee from 06.04.2018, in force beginning 04.02.2019)	220 lei	- applicable only for access by Token device (including reissuing) - per each access - applicable once

Depending on the Annual Sales of the Beneficiaries of the Business Internet Banking service, there are set the maximum secure limits of the transactions performed through it. The maximum limits are set per transaction, as follows:

Annual Sales: 0-20 million lei - Maximum limit per transaction: 200 thousand EUR*

Annual Sales: 20-75 million lei - Maximum limit per transaction: 750 thousand EUR*

Annual Sales: over 75 million lei - Maximum limit per transaction: 3 million EUR*

*-at the official rate of NBM on the transaction date, in MDL and another currency, other than EUR.

2 OTP Internet/Mobile Banking service

2.2.1. Subscription to OTP Internet/Mobile Banking service (modified by Decision of Executive Committee from 10.03.2021, in force beginning 01.04.2021)	Free of charge	
2.2.2. Monthly management of accounts through OTP Internet/Mobile Banking service (modified by Decision of Executive Committee from 10.03.2021, in force beginning 01.04.2021)	75 lei	- to be charge on the subscription anniversary date. - commission does not exclude charging for monthly maintenance of current account/s (p.1.2.1.)
2.2.3. Basic / Additional Access to accounts through OTP Internet/Mobile Banking service (modified by Decision of Executive Committee from 10.03.2021, in force beginning 01.04.2021)	220 lei	- applicable only for access by Token device (including reissuing) - per each access - applicable once

Depending on the Annual Sales of the Beneficiaries of the OTP Internet/Mobile Banking service, there are set the maximum secure limits of the transactions performed through it. The maximum limits are set per transaction, as follows:

Annual Sales: 0-20 million lei - Maximum limit per transaction: 200 thousand EUR*

Annual Sales: 20-75 million lei - Maximum limit per transaction: 750 thousand EUR*

Annual Sales: over 75 million lei - Maximum limit per transaction: 3 million EUR*

*-at the official rate of NBM on the transaction date, in MDL and another currency, other than EUR.

3 MobiasSMS Service

2.3.1. Maintenance and service of personal accounts through MobiasSMS Service: (introduced by Bank's Decision of President from 19.03.15, valid from 27.04.15)		
2.3.1.1 Subscription plan "START"	5 lei/0.70 lei for extra-messages	- monthly commission/commission for extra-messages not included in subscription - first message from subscription plan for free*****
2.3.1.2 Subscription plan "50"	25 lei/0.6 lei for extra-messages	- monthly commission/commission for extra-messages not included in subscription - 50 SMS included per month*****
2.3.1.3 Subscription plan "150"	60 lei/0.5 lei for extra-messages	- monthly commission/commission for extra-messages not included in subscription - 150 SMS included per month*****

***** When accessing all SMS included in subscription, each following SMS will be commissioned according to standard commission applied for extra-messages.

III. CONVENTIONS

1 Payroll Project (card)

3.1.1. Transfer and payment of salaries to employees via the card accounts	According to the contract max. 0,80%	
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IV. INTERNATIONAL DEVELOPMENT

1 Import letters of credit

4.1.1. Opening/raising the amount	0,25% from the amount, min. 50 EUR, max. 300 EUR	
4.1.2. Guarantee fee (introduced by President's of the Management Board Disposal from 17.07.2015, in force beginning with 10.08.2015)		

BANKING SERVICES	FEES / COMMISSIONS	NOTE
4.1.2.1. - Letter of Credit with cash collateral	Free of charge	
4.1.2.2. - Letter of Credit secured by credit facilities	0.2% of the amount	- monthly guarantee commission is charged in advance monthly or part of the month
4.1.3. Organizing the acceptance of the L/C by foreign bank	30 EUR	
4.1.4. Acceptance the L/C by foreign bank	De facto cost of the foreign bank	
4.1.5. Modifying of the L/C	30 EUR	- except increase the amount
4.1.6. Verification documents for letter of credit used by Mobiasbanca	0,20% from the amount, min. 50 EUR, max. 300 EUR	
4.1.7. Processing payment for L/C <small>(modified by Decision of President of the Bank from 01.10.2009, in force beginning 06.01.2010)</small>	0,25% from the amount min. 25 EUR, max. 300 EUR	- or to be paid the equivalent in MDL at the commercial selling non-cash exchange rate of the bank on the transaction day
4.1.8. Divergences in presented documents	50 EUR	- from recipient
4.1.9. Cancelling the letters of credit	30 EUR	
4.1.10. Fee for release the documents without verification	15 EUR	- for one set of documents
2 Export letters of credit		
4.2.1. First L/C notification	25 EUR	
4.2.2. L/C notification	50 EUR	
4.2.3. Verification documents for letter of credit used by Mobiasbanca	0,20% from the amount, min. 50 EUR, max. 300 EUR	
4.2.4. Advising L/C modifications	30 EUR	
4.2.5. L/C confirmation		
4.2.5.1. - L/C with cash collateral, IFI guaranties (EBRD, IFC etc.)	0,06% from the amount, min. 50 EUR	- per month or part of month
4.2.5.2. -within the limits approved for the banks	0.02%-0.42% from the amount, min. 50 EUR	- per month or part of month
4.2.6. Transfer of L/C to other beneficiary	0,30% from the amount min. 50 EUR, max. 500 EUR	
4.2.7. Reimbursement claim on third bank	50 EUR	
4.2.8. Solving the document discrepancies	50 EUR	
4.2.9. Receiving and delivering documents to the bank designated foreign, without their verifying	15 EUR + express curier commission	
4.2.10. Replacement of documents already submitted to external	30 EUR + express curier commission	
4.2.11. Cancelling the export letters of credit	30 EUR	
3 Export Incasso		
4.3.1. Remittal documents for accepting / cashing	0,20% from the amount min. 30 EUR, max. 200 EUR	
4.3.2. Modifying initial conditions	25 EUR	
4.3.3. Fate of documents inquiry	10 EUR	
4.3.4. Return unpaid documents	25 EUR	
4 Import Incasso		
4.4.1. Incasso notification	40 EUR	
4.4.2. Advising incasso modifications	40 EUR	
4.4.3. Payment incasso documents <small>(modified by Decision of President of the Bank from 01.10.2009, in force beginning 06.02.2010)</small>	0,25% from the amount min. 25 EUR, max. 300 EUR	- or to be paid the equivalent in MDL at the commercial selling non-cash exchange rate of the bank on the transaction day
4.4.4. Protest charges	2% + protest commissions (notary, taxes)	
4.4.5. Delivery of documents for goods dispatched directly to the address of the bank	50 EUR	
4.4.6. Issuance of documents without payment	25 EUR	
4.4.7. Return of unpaid documents	40 EUR	
5 Bank guarantees / issued stand-by letters of credit in Foreign Currency		
4.5.1. Commission for approval of banking guarantees / Stand-by letters of credit <small>(modified by Management Board's Excerpt of Minutes from 16.11.2016, in force beginning with 01.03.2017)</small>		
4.5.1.1. - Guarantees secured by real estate / mobile goods <small>(modified by Management Board's Excerpt of Minutes from 28.09.2016, in force beginning with 17.10.2016)</small>	1% from the amount min. 100 EUR	- or to be paid in the equivalent of the Bank guarantees / issued stand-by letters of credit currency at the National Bank exchange rate on the transaction day
4.5.1.2. - Guarantees secured by money blocked on current /deposit account <small>(modified by Management Board's Excerpt of Minutes from 28.09.2016, in force beginning with 17.10.2016)</small>	1% from the amount min. 100 EUR	- or to be paid in the equivalent of the Bank guarantees / issued stand-by letters of credit currency at the National Bank exchange rate on the transaction day

BANKING SERVICES	FEES / COMMISSIONS	NOTE
4.5.1.3. - Guarantees secured by contra guarantee	Negotiable, min.150 EUR	
4.5.1.4. - Unsecured guarantees (introduced by Decision of Product & Pricing Committee from 14.08.2020, in force beginning 14.09.2020)	1% from the amount min. 100 EUR	
4.5.2. Guarantee commission (modified by Decision of President of the Bank from 17.12.2014, in force beginning 12.01.2015)		
4.5.2.1. - Guarantees secured by real estate / mobile goods	0.25% from the amount	- to be charged in advance: monthly or part of the month
4.5.2.2. - Guarantees secured by money blocked on current account/guarantee deposit without interest	Free of charge	- exception - guarantees secured partly by cash collateral - in this case will be applied commission p.4.5.2.1
4.5.2.3. - Guarantees secured by contra guarantee	0.01% - 0.42% of the amount, min. 50 EUR	- is charged in advance monthly or part of the month
4.5.2.4. - Unsecured guarantees (introduced by Decision of Product & Pricing Committee from 14.08.2020, in force beginning 14.09.2020)	0.45% of the amount	- is charged in advance monthly or part of the month
4.5.3. Receiving and checking payment request and another documents	0,20% of the amount min. 30 EUR, max. 200 EUR	
4.5.4. Processing payment by checking payment (modified by Decision of President of the Bank from 01.10.2009, in force beginning 06.02.2010)	0,25% of the amount, min. 25 EUR, max. 300 EUR	- or to be paid the equivalent in MDL at the commercial selling non-cash exchange rate of the bank on the transaction day
4.5.5. Other changes	50 EUR	
4.5.6. Cancelling the guarantees / issued Stand-by letters of credit before the expire date	20 EUR	
4.5.7. Authentication and presentation of requests for release from liabilities under the bank guarantee	20 EUR	
4.5.8. Increase value and / or valability banking guarantees / Stand-by letters of credit (modified by Pricing Committee Minutes from 26.07.2018, in force beginning 20.08.2018)		
4.5.8.1. - Guarantees secured by real estate / mobile goods	1% from the amount min. 100 EUR	
4.5.8.2. - Guarantees secured by money blocked on current /deposit account	1% from the amount min. 100 EUR	
4.5.8.3. - Guarantees secured by contra guarantee	Negotiable, min.75 EUR	
Depending on the complexity of the transactions conducted, the Bank may apply other values for commissions listed in subchapter 5 of Chapter 4 , the customer being notified in advance (Included by Decision of Pricing Committee from 21.09.2018, in force beginning 24.09.2018)		
6 Bank guarantees / received stand-by letters of credit		
4.6.1. Guarantees / stand-by L/C notification to the client (modified by Decision of Product & Pricing Committee from 19.04.2021, in force beginning 14.06.2021)	50 EUR	
4.6.2. Authentication of signatures and wording analysis of bank guarantees/ "stand-by" L/C received by the beneficiaries (modified and included by Pricing Committee Minutes from 01.08.2019, in force beginning 01.09.2019)	50 EUR	
4.6.3. Advising modifications	30 EUR	
4.6.4. Authentication and presentation to the guarantor bank the beneficiary letter regarding the release from liabilities under the bank guarantee/stand-by LC (modified by Decision of Product & Pricing Committee from 19.04.2021, in force beginning 14.06.2021)	50 EUR	
4.6.5. Authentication and presentation of demand for payment under the bank guarantee /stand-by LC	50 EUR	
7 Additional Services		
4.7.1. Telecommunication expenses (SWIFT)	10 EUR	- each message - or to be paid the equivalent in MDL at the commercial selling non-cash exchange rate of the bank on the transaction day
4.7.2. Documents transferred to banks by express post	De facto cost	
4.7.3. Consulting services	100 lei	- per one consultation - inclusively VAT
4.7.4. Advising a Letter of Credit/ Bank Guarantee/ SBLC to a second advising bank or to the non-client (modified by Decision of Product & Pricing Committee from 19.04.2021, in force beginning 14.06.2021)	100 EUR	
8 Discounting letters of credit		
4.8.1. Arrangement commission (modified by Pricing Committee Minutes from 26.07.2018, in force beginning 20.08.2018)	0,1% from the amount, min. 30 EUR	- is charged in advance monthly or part of the month - or to be paid in the equivalent of the Discounting Letter of Credit currency at the National Bank exchange rate on the transaction day
V. SECURITIES MARKET SERVICES		
1 State securities market services		
5.1.1. Opening of cash account for operations (modified by Pricing Committee Minutes from 21.09.2018, in force beginning 24.09.2018)	50 lei	Single commission. Is charged on account opening
5.1.2. Services for purchasing state securities on the primary and secondary markets (depending on the value of transactions) (modified by Pricing Committee Minutes from 30.11.2018, in force beginning 03.12.2018)		
- up to 1 000 000,00 MDL	0,40% min. 50.00 MDL	From transaction value. Is charged on settlements related to the registered
- from 1 000 001,00 up to 3 000 000,00 MDL	0,25% min. 4 000.00 MDL	

BANKING SERVICES		FEES / COMMISSIONS	NOTE
- from 3 000 001,00 and more		0,15%, min. 7 500,00 MDL	transactions
5.1.3.	Services for selling state securities on the secondary market by Decision of Pricing Committee from 30.11.2018, in force beginning 03.12.2018) (Included	The commission is charged in the amount of 50% of the commissions for the purchasing services	From transaction value. Is charged on settlements related to the registered transactions
2 Intermediary services (modified by Pricing Committee Minutes from 21.09.2018, in force beginning 24.09.2018)			
5.2.1.	Opening of cash account for operations (Modified by Pricing Committee Minutes from 21.09.2018, in force beginning 24.09.2018)	50 lei	
5.2.2.	Reception and transmission of orders in relation to financial instruments (Included by Decision of Pricing Committee from 21.09.2018, in force beginning 24.09.2018)	50 lei	For one order. Is charged regardless of whether or not the transaction has been recorded on Order.
5.2.3.	Participation in open outcry auctions (Included by Decision of Pricing Committee from 21.09.2018, in force beginning 24.09.2018)	100 MDL	For one application. Is charged regardless of whether or not the transaction has been recorded on Application.
5.2.4.	Brokerage operations in dependence of transactions value: (Included by Decision of Pricing Committee from 21.09.2018, in force beginning 24.09.2018)		
5.2.4.1.	- up to 10 000 lei	5%, min 75 lei	- from transaction value, Is charged on settlements related to the registered transactions
5.2.4.2.	- from 10 001 up to 25 000 lei	4%, min. 500 lei	
5.2.4.3.	- from 25 001 up to 50 000 lei	3%, min. 1 000 lei	
5.2.4.4.	- from 50 001 up to 100 000 lei	2%, min. 1 500 lei	
5.2.4.5.	- from 100 001 up to 250 000 lei	1%, min. 2 000 lei	
5.2.4.6.	- from 250 001 up to 500 000 lei	0,75%, min. 2 500 lei	
5.2.4.7.	- from 500 001 up to 1 000 000 lei	0,50%, min. 3 750 lei	
5.2.4.8.	- from 1 000 001 up to 2 500 000 lei	0,40%, min. 5 000 lei	
5.2.4.9.	- from 2 500 001 up to 5 000 000 lei	0,30%, min. 10 000 lei	
5.2.4.10.	- from 5 000 001 up to 10 000 000 lei	0,20%, min. 15 000 lei	
5.2.4.11.	- from 10 000 001 lei and more	0,10%, min. 20 000 lei	
5.2.5.	Failed transactions due to cancellation or the expiry of the customer order and customer's refusal to submit another order similar to the same actions (Included by Decision of Pricing Committee from 21.09.2018, in force beginning 24.09.2018)	250 lei	Is charged after Order cancellation / expiration.
5.2.6.	Investment consulting	According to the contract	- plus VAT
5.2.7.	Underwriting and/or placement of financial instruments services (Included by Decision of Pricing Committee from 21.09.2018, in force beginning 24.09.2018)	According to the contract	
5.2.8.	Fusion and incorporate transactions	According to the contract	- plus VAT
5.2.8.	Processing of investment offers and stock shares sale (Included by Decision of Pricing Committee from 21.09.2018, in force beginning 24.09.2018)	According to the contract	
Note: For services not included in this compartment, commissions and fees are agreed with the customer. (Included by Decision of Pricing Committee from 21.09.2018, in force beginning 24.09.2018)			
VI. MISCELLANEOUS SERVICES			
1 Safe deposit box rent			
1.1. The tariffs to be apply for contracts signed until 31.12.2019			
6.1.1.	Safe rent (modified by Management Board's Excerpt of Minutes from 25.01.2017, in force beginning with 01.03.2017)		
	- for term 3 months	300 lei / per month	- inclusively VAT - regardless of size
	- for term 6 months	240 lei / per month	
	- for term 12 months	180 lei / per month	
6.1.2.	Penalty for cancellation of the contract (introduced by Management Board's Excerpt of Minutes from 25.01.2017, in force beginning 01.03.2017)	25% from the rent (p.6.1.1.), for the entire contract period.	
6.1.3.	Caution for holding the key (modified by Decision of President of the Bank from 11.07.2014, in force beginning 01.08.2014)	1 000 lei/key	- caution amount will be reimbursed at the expiration date of the contract
6.1.4.	Penalty for delayed key return, in case the contract has expired (modified by Decision of President of the Bank from 21.01.2010, in force beginning 06.02.2010)	1,25% from the caution amount for holding the key (p.6.1.4.), for each delayed day	
6.1.5.	Penalty for delayed monthly rent payments (modified by Decision of President of the Bank from 21.01.2010, in force beginning 06.02.2010)	0,8% from monthly payment for safe rent (p.6.1.1.) for each delayed day	
6.1.6.	Fine for safe enforced opening (Decision of President of the Bank from 11.07.2014, in force beginning 01.08.2014)	1 000 lei	- the fine is charged at the moment of opening the safe box
1.2. The tariffs to be apply for contracts signed/ renew since 01.01.2020			
6.1.7.	Safe rent (modified by Decision of Pricing Committee from 13.12.2019, in force beginning with 01.01.2020)		
	- for term 1 month	900 lei	- inclusively VAT - paid at the moment of contract signing or

BANKING SERVICES		FEES / COMMISSIONS	NOTE
- for term 3 months		1800 lei	contract renewal, for integral period - regardless of size paid at the moment of contract signing or contract renewal, for integral period
- for term 6 months		2880 lei	
- for term 12 months		4320 lei	
6.1.8. Caution for holding the key (modified by Decision of Pricing Committee from 13.12.2019, in force beginning with 01.01.2020)		2 000 lei/key	- caution amount will be reimbursed at the expiration date of the contract
6.1.9. Penalty for monthly keeping the goods after the expiry of the term of rent of the safe box (Included by Decision of President of the Bank from 13.12.2019, in force beginning 01.01.2020)		750 lei	for each month [including incomplete] of keeping the goods after the expiry of the term of rent of the safe box
6.1.10. Fine for safe enforced opening (modified by Decision of Pricing Committee from 13.12.2019, in force beginning with 01.01.2020)		2 000 lei	- the fine is charged at the moment of opening the safe box
2 Other services			
6.2.1. Sending the documents through the simple post: (modified by Decision of President of the Bank from 10.10.2014, in force beginning 10.11.2014)			
6.2.1.1. - within the locality		10 lei	- per one document
6.2.1.2. - outside the locality		20 lei	
6.2.2. Fax message: (modified by Decision of President of the Bank from 10.10.2014, in force beginning 10.11.2014)			
6.2.2.1. - inside of Republic of Moldova		25 lei	- per one page
6.2.2.2. - outside of Republic of Moldova		60 lei	- inclusively VAT
6.2.3. Confirming account balances or preparing other information provided at the request of the auditor or others correspondent bank		50 USD	- per one request
6.2.4. Courier service for sending the documents (introduced by Decision of President of the Bank from 10.10.2014, in force beginning 10.11.2014)		De facto cost	- to be charged at the moment of transaction or after transaction execution - including VAT
6.2.5. Sending the documents through the simple post: (introduced by Decision of President of the Bank from 10.10.2014, in force beginning 10.11.2014)		De facto cost	- to be charged at the moment of transaction or after transaction execution
VII. BANK LENDING OPERATIONS **			
1 Loans for working capital/Investment Loans/Credit Lines			
7.1.1. Fee for analyzing the documents for offering the loan (modified by Decision of President of the Bank from 15.02.2017, in force beginning 01.03.2017)			
7.1.1.1. - for loans by Micro-lending technology (modified by Decision of President of the Bank from 15.02.2017, in force beginning 01.03.2017)		Negotiable, min. 150 lei	- per one request/according to the contract - equivalent in loan's currency
7.1.1.2. - for loans from BEI Filiere du Vin, RISP, IFAD and PNAET projects (included by Decision of President of the Bank from 13.12.2013, in force beginning 13.12.2013)		Free of charge	
7.1.1.3. - for other loans / credit lines (modified by Decision of President of the Bank from 15.02.2017, in force beginning 01.03.2017)		Negotiable, min. 300 lei	- per one request/according to the contract - equivalent in loan's currency
7.1.2. Granting loan fee / renewal of credit lines (modified by Decision of President of the Bank from 15.02.2017, in force beginning 01.03.2017)		According to the contract	- from the loan amount
7.1.3. Administration fee (included by Decision of President of the Bank from 12.11.2009, in force beginning 16.11.2009)		According to the contract	- annually, from the loan balance
7.1.4. Reservation fee		According to the contract	- from the unused loan amount
7.1.5. Prolongation fee		According to the contract	- from the prolongation loan amount
7.1.6. Pre-payment fee		According to the contract	- from the pre-paid amount
7.1.7. Fee for delaying payment of tranche / changing the date of loan payment		According to the contract	- per one request
7.1.8. Commission for changing / substitution / partial release of collateral (modified by Decision of President of the Bank from 30.08.2013, in force beginning 18.09.2013)		According to the contract	- from the collateral value changed / replaced / partially released
7.1.9. Other changes to the contract (included by Decision of President of the Bank from 27.07.2011, in force beginning 01.08.2011)		According to the contract	- from the loan balance
7.1.10. Commission of refusal (included by Decision of President of the Bank from 17.02.2015, in force beginning 09.03.2015)			
7.1.10.1. - for loans / credit lines in MDL		According to the contract	- from the loan amount refused by the client, excluding loans granted within Credit Line Directory projects
7.1.10.2. - for loans in USD/EUR		1%	
7.1.10.3. - for credit lines in USD/EUR		2%	
7.1.11. Conversion fee of loan resources granted from RISP, IFAD, KfW projects (included by Decision of President of the Bank from 11.07.2014, in force beginning 01.08.2014)		According to the contract	
7.1.12. Issuing letter for collateral of 2 level (valid for contracts signed up to 28.02.2019) (introduced by Decision of Pricing Committee from 17.05.2019, in force beginning 03.06.2019)			
7.1.12.1. -for SME and Corporate clients (modified by Decision of President of the Bank from 29.05.2013, in force beginning 17.06.2013)		1.5%, min 2000 lei	- from the collateral value
7.1.12.2. -for Micro Enterprises and Individuals with entrepreneurial activity (modified by Decision of President of the Bank from 30.08.2013, in force beginning 18.09.2013)		1.5%, min 1500 lei	
2 Issuance of MDL bank guarantees			
7.2.1. Commission for approval of banking guarantees (modified by Management Board's Excerpt of Minutes from 16.11.2016, in force beginning with 01.03.2017)			

BANKING SERVICES	FEES / COMMISSIONS	NOTE
7.2.1.1. - Guarantees secured by real estate / mobile goods	1% from the amount min.500 lei	
7.2.1.2. - Guarantees secured by money blocked on current/deposit account	1% from the amount min.500 lei	
7.2.1.3. - Guarantees secured by contra guarantee	Negotiable, min.150 EUR	
7.2.1.4. - Unsecured guarantees (introduced by Decision of Product & Pricing Committee from 14.08.2020, in force beginning 14.09.2020)	1% from the amount min.500 lei	
7.2.2. Guarantee commission (modified by Decision of President of the Bank from 17.12.2014, in force beginning 12.01.2015)		
7.2.2.1. - Guarantees secured by real estate / mobile goods	0.25% of the amount min.50 lei	- to be charged in advance: monthly or part of the month
7.2.2.2. - Guarantees secured by money blocked on current account/ guarantee deposit without interest	Free of charge	- exception - guaranties secured partly by cash collateral - in this case will be applied commission p.4.5.2.1
7.2.2.3. - Guarantees secured by contra guarantee (modified by Decision of Pricing Committee from 13.10.2017, in force beginning 13.11.2017)	0.01% - 0.42% from the amount min. 50 EUR	- to be charged in advance monthly or part of the month
7.2.2.4. - Unsecured guarantees (introduced by Decision of Product & Pricing Committee from 14.08.2020, in force beginning 14.09.2020)	0.45% from the amount min.100 lei	- to be charged in advance monthly or part of the month
7.2.3. Other changes	250 lei	
7.2.4. Receipt and verification of the payment request and related documents	0,20% from the amount min. 200 lei, max. 2 000 lei	
7.2.5. Payment according to the payment request	0,20% from the amount, min. 25 lei, max. 200 lei	
7.2.6. Increase value and/or validity of bank guarantee (modified by Pricing Committee Minutes from 26.07.2018, in force beginning 20.08.2018)		
7.2.6.1. - Guarantees secured by real estate / mobile goods	1% from the amount min.500 lei	
7.2.6.2. - Guarantees secured by money blocked on current/deposit account	1% from the amount min.500 lei	
7.2.6.3. - Guarantees secured by contra guarantee	Negotiable, min.75 EUR	
Depending on the complexity of the transactions conducted, the Bank may apply other values for commissions listed in subchapter 2 of Chapter 7, the customer being notified in advance (Included by Decision of Pricing Committee from 21.09.2018, in force beginning 24.09.2018)		
3 Other operations regarding MDL bank guarantees		
7.3.1. Authentication and submission of payment claims to the execution of bank guarantees at the client's request	250 lei	
7.3.2. Text analysis of the bank guarantee received directly by the client	150 lei	
7.3.3. Authentication of the signature from the Bank Guarantees received directly by the beneficiary (included by Pricing Committee Minutes from 26.07.2018, in force beginning 20.08.2018)	250 lei	
Depending on the complexity of the transactions conducted, the Bank may apply other values for commissions listed in subchapter 3 of Chapter 7, the customer being notified in advance. (Included by Decision of Pricing Committee from 21.09.2018, in force beginning 24.09.2018)		
4 Financial Leasing		
7.4.1. Analyzing the documents for offering the leasing (modified by Decision of President of the Bank from 10.10.2014, in force beginning 10.11.2014)	Free of charge	
7.4.2. Unique interest for leasing	According to the contract	- of the financed amount
7.4.3. Prolongation fee	According to the contract	- of the prolongation leasing amount
7.4.4. Pre-payment fee	According to the contract	- of the pre-paid amount
7.4.5. Fee for changing the date of payment	According to the contract	- per one request
7.4.6. Other changes to the contract	According to the contract	- of the leasing balance
7.4.7. Assignment of leasing agreement	According to the contract	- of the leasing balance
7.4.8. Fee for mediation (included by Pricing Committee Minutes from 26.07.2018, in force beginning 20.08.2018)	Free of charge	- Bank involvement in communication with competent bodies of police arising in case of utilization of leasing object against provisions of legislation on road traffic.
7.4.9. Pre-financing interest (included by Executive Committee Minutes from 05.12.2019, in force beginning 01.01.2020)	According to the contract	- of the pre-financed amount
5 Factoring (included based on the Minutes of the Products and Prices Committee from 09.07.2021, in force since 19.07.2021)		

BANKING SERVICES	FEES / COMMISSIONS	NOTE
7.5.1. Fee for granting/extending the validity/increasing the factoring frame agreement (modified by Decision of Pricing Committee from 28.03.2022, in force beginning 04.04.2022)	0%	- from the value of the factoring frame agreement (or to the amount by which the factoring frame agreement is increased) - is charged on the date of signing the factoring contract/additional agreement
7.5.2. Factoring fee (modified by Decision of Pricing Committee from 28.03.2022, in force beginning 04.04.2022)	1% min. 50 MDL / 10 EUR/ 10 USD per invoice	- is paid in advance from the nominal value of the invoice
7.5.3. Financing fee	According to the contract	- is paid in advance from the financed amount of the invoice, calculated for the financing period
7.5.4. Penalty financing fee	According to the contract	- applies to the unpaid amount of the invoice, from the day immediately following the due date of the invoice until the date of charging of the invoice
7.5.5. Modification fee	1 000 lei	- charged on the day of signing the additional agreement

*paid in MDL at NBM official exchange rate on the transaction day

**derogations to commission are performed according to the internal bank procedures

With changes and additions, according to the President of the Management Board Decision, in force starting with:

- 20.04.2009 - new fees
- 18.09.2009 - modification of p.7.1.1. and p.7.2.1.
- 16.11.2009 - modification of Ch.I, Ch.II, Ch.IV, Ch.VI and Ch.VII
- 06.02.2010 - modification of Ch.I, Ch.II, Ch.IV, Ch.V, and Ch.VI
- 01.03.2010 - modification of p.2.1.1.
- 01.04.2010 - modification of p.1.1.3., 1.1.7. and 1.2.1.
- 01.06.2010 - addition point in Ch.I
- 06.08.2010 - addition point in Ch.I
- 29.10.2010 - modification of p.4.5.2. and p.7.5.2.
- 01.01.2011 - modification and addition in Ch.I and Ch.II
- 30.03.2011 - addition p.10 and modification of p.1.6.3. and p.1.7.2.
- 05.05.2011 - modification of p.1.1.1. and p.1.1.5.
- 01.06.2011 - addition p.11 in Ch.I
- 01.08.2011 - modification, addition points in Ch.VII
- 17.08.2012 - modification and addition in Ch.I, Ch.V and Ch.VI
- 29.11.2012 - addition Ch. VIII
- 03.04.2013 - addition Ch. I
- 17.06.2013 - modification and addition in Ch.I, Ch.VI and Ch.VII
- 15.08.2013 - modification and addition in Ch.I
- 18.09.2013 - addition in Ch. VI p. 6.2.3. and modification in Ch.I p1.6.7., Ch VII
- 13.12.2013 - modification of Ch.VII
- 01.03.2014 - addition in Ch. II: point 2
- 03.03.2014 - modification of p. 1.1.1, 1.1.5, 1.2.1.2, 1.2.1.3, 1.3.2, 1.3.3, 1.3.4, 1.6.3, 1.7.2, deleted p. 1.3.4
- 01.04.2014 - modification and addition in Ch.IV: p. 4.1.2, 4.1.10, 4.2.5, 4.2.6, 4.2.10
- 15.04.2014 - modification and addition in Ch.IV: p. 4.5.1, 4.5.2, modification and addition in Ch.VII: p.7.5.1, 7.5.2
- 01.07.2014 - modification in Ch.I: p. 1.6.3, addition in Ch.VII: p.7.1.10, p. 7.2.10, p.7.3.10
- 01.08.2014 - modification and addition Ch. I: p. 1.7.2, Ch. VI: p. 6.1.2, 6.1.4, 6.1.7, addition Ch. VII: p. 7.1.11, 7.2.11
- 15.09.2014 - modification and addition Ch. I: p. 1.1.9, 1.1.10, 1.3.2, 1.8.3, 1.8.4, 1.8.5 Ch. II: p. 2.1.9
- 10.11.2014 - modification and addition Ch. VI: p. 6.2.1, 6.2.2, 6.2.5, 6.2.6, modification and addition Ch. VII: p.7.7.1, 7.7.8
- 12.01.2015 - modification and addition Ch. IV: p. 4.5.1, 4.5.2, 4.5.8 modification and addition Ch. VII: p.7.5.1, 7.5.2, 7.5.6
- 09.03.2015 - modification Ch. VII: p. 7.1.10, 7.2.10, 7.2.11
- 27.04.2015 - addition of point 3, chapter II - MobiasSMS tariffs
- 10.08.2015 - modification and B441 of Ch. I: p. 1.4.1.1-1.4.1.3, modification Ch. I: p. 1.4.3, 1.7.9, modification Ch IV: 4.1.2.
- 01.02.2016 - addition of p.1.2.2, p. 1.4.4 - 1.4.9, Chapter I
- 01.08.2016 - modification of Ch. I: p. 1.4.7
- 17.10.2016 - addition of Ch. IV: p. 4.5.1.1, 4.5.1.2, modification and addition Ch. IV: p. 4.9.1
- 01.02.2017 - modification and addition in Ch.I p. 1.3.1, 1.3.2, 1.3.3, 1.8.3
- 01.03.2017 - modification and addition in Ch.IV, VI, VII
- 01.04.2017 - modification and addition in Ch.XI, p. 1.11.1.2.1., 1.11.1.2.2.
- 26.06.2017 - modification of Ch. I: p. 1.4.7
- 13.11.2017 - addition in Ch. VI: p. 1.6.10, modification and addition in Ch. VII: p. 1.7.1, 1.7.2., 1.7.3., 1.7.4., 1.7.5., 1.7.6., 1.7.7., 1.7.8.,
- 20.08.2018 - modification CP.I: p 1.9.2, Cp. IV: p. 4.5.8, 4.9.1, modification Cp. VII: p. 7.2.6, 7.3.3, 7.4.8
- 24.09.2018 - modification CP.I: p 1.7.1, Cp. V, modification and addition in Ch IV and in Ch. VII
- 03.12.2018 - modification CP.I: p 1.8.1, modification and addition in Cp. V: p 5.1.2, p 5.1.3., excluded Cp. VIII
- 04.02.2019 - modification of Section I, Ch. I: p.1.1.1, 1.1.5; Ch. VI: pct.1.6.2.2, 1.6.3, 1.6.6.2, addition of p.1.6.6.3; modification of Ch. VIII: p. 1.8.4; modification of Section II, addition of Ch.II; modification and addition of the Annex 1
- 03.06.2019 - addition in Ch.I p.1.5.1, 1.5.2, modification and addition in Ch.I.p.9 (p.1.9.2.1., p.1.9.2.2.), addition in Ch.VII: p 7.1.12.
- 21.08.2019 - modification Ch.I: p. 1.1.3., pct. 1.2.1., addition Ch.I: p. 1.1.1.1.
- 01.09.2019 - modification Ch.I: p. 1.6.3., pct. 1.6.6.2., addition Ch.I: p. 1.6.3.1., 1.6.3.2., modification Ch.IV: p. 4.6.2, addition Ch. IV p. 4.7.4, excluded Ch IV: p. 7
- 01.11.2019 - modification Ch.II: p. 2.3.1., excluded Cap.II: pct. 2.3.1.1., 2.3.1.2., 2.3.1.3., 2.3.1.4.

BANKING SERVICES	FEES / COMMISSIONS	NOTE
<p>- 01.01.2020 - modification Ch.I: p 1.7.1., excluded Ch.I: p. 1.2.2., 1.4.4., 1.4.5., 1.4.6., 1.4.7., 1.4.8., 1.4.9., addition Ch. VI, p. 6.1.7.- 6.1.10.; addition Ch.VII: p. 7.4.9. modification of CP. I: p. 1.6.2.2., 1.6.3., 1.6.3.2., 1.6.6.2., 1.6.7.2., 1.8.4.; excluded Ch.II, p. 2.1.1., 2.1.2., 2.1.3., 2.1.4., 2.1.5., 2.1.6., 2.1.7, 2.1.8.</p> <p>- 18.06.2020 - addition to Ch.I, p. 1.1.1., 1.1.5.</p> <p>- 14.09.2020 - addition to Ch.IV: p. 4.5.1.4., 4.5.2.4., Ch.VII: p. 7.2.1.4., 7.2.2.4.</p> <p>- 08.02.2021 - addition to the Ch. I: p. 1.1.1., 1.1.2, 1.1.5., 1.1.6., 1.6.2.2., 1.6.3.2., 1.6.6.2, 1.6.6.3., 1.6.7.1., 1.6.7.2., 1.8.4., Ch..II: comp. 2; including into the Ch I, of the comp. 12;</p> <p>- excluded comp. 3 of Ch.II. modification to the Ch. I: p. 1.1.1., 1.1.2, 1.1.5., 1.1.6., 1.6.2.2., 1.6.3.2., 1.6.6.2, 1.6.6.3., 1.6.7.1., 1.6.7.2., 1.8.4., Ch..II: comp. 2; modification the Ch I, of the p. 1.12.1.1.</p> <p>- 14.06.2021 - addition to Ch.I, Comp. 12; modification of Ch.I, p. 1.6.6., 1.6.7.2. and 1.6.8., modification of Ch.IV, p.4.6.1., 4.6.4., 4.7.4</p> <p>- 19.07.2021 - addition to Ch. VII, comp.5: p. 7.5.1., 7.5.2., 7.5.3., 7.5.4., 7.5.5.; modification into the Ch.I, canceling of the commissions 1.6.7., 1.6.8., addition of the commissions 1.2.1.4, 1.2.1.5</p> <p>-22.11.2021 - modification Ch. I comp. 6: p. 1.6.2.1., 1.6.3.1., 1.6.6.1., comp. 7: p. 1.7.10., comp. 12: p. 1.12.1., addition Ch. I comp.6: p. 1.6.6.1.1., 1.6.6.1.2., comp.12: p. 1.12.2.</p> <p>-01.04.2022 - addition to Chap.I comp. 1.</p> <p>-04.04.2022 - modification Ch.VII comp 5, p. 7.5.1. 7.5.2.</p>		

Information on cut off time
for presenting to the Bank of payment orders
in national and foreign currency for execution in the same banking day

Period	Transfer type	Currency		Cut Off Time		
				Submitted on paper	Submitted through OTP Internet/Mobile Banking service****	Through MT101*
Monday - Friday	Inter-bank	MDL	Urgent	-	19:00	-
			Normal	17:00	18:00	16:45
		RUB		14:30	14:30*	14:30
		EUR		15:30	15:30*	15:30
		USD		15:30	16:00*	15:30
		Other currencies (CHF, GBP, CAD, RON, etc.)		13:00	13:00*	13:00
	Foreign exchange	-		17:00	17:00*	-
	Payroll	MDL, EUR		17:00	20:45	-
	Inter-bank to third parties	RUB, EUR, USD, alte valute		16:00**		
		MDL				
	Intra-bank between own accounts	MDL, EUR, USD, RUB, other currencies		17:00**	20:45***	16:00**

*-In case of days with reduced working program, the cut of time will be adjusted accordingly

**- on the working days of the Branch

***- available in non working days

****- the receiving of payment orders is started at 08:00 a.m.

Payment orders presented after cut off time will be took over by the Bank for execution in the next banking day.

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 cut off time applied for authorization such payments in MDL in OTP Internet/Mobile Banking on the day of its execution is 5:40 p.m.