

THE JSCB "EXIMBANK" TARIFFS FOR ISSUANCE AND MAINTANANCE OF BANKING CARDS MASTERCARD AND VISA

Operation	Cirrus/Maestro VISA Electron			EC/MC Standard VISA Classic			EC/MC Gold VISA Gold			EC/MC Business VISA Business				
	Salary projects	Individuals									Corporate Clients			
		MDL	MDL	USD	EUR	MDL	USD	EUR	MDL	USD	EUR	MDL	USD	EUR
Issuance & Maintanance														
1 Main card issuance	0 Lei	0 Lei	0\$	0 €	0 €	0\$	0 €	0 €	0\$	0 €	0 €	0 €	0\$	0 €
2 Additional card issuance	0 Lei	0 Lei	0\$	0 €	0 €	0\$	0 €	0 €	0\$	0 €	0 €	0 €	0\$	0 €
3 Additional card issuance within different paymernt system	10 Lei	10 Lei	1\$	1 €	5 €	5\$	5 €	10 €	10\$	10 €	20 €	20\$	20 €	20 €
4 Urgent issuance of the card (during 2 days)		50 Lei	5\$	5 €	10 €	10\$	10 €	20 €	20\$	20 €	30 €	30\$	30 €	30 €
5 Lost/Stolen/Deteorated card replacement	50 Lei	50 Lei	5\$	5 €	15 €	15\$	15 €	30 €	30\$	30 €	30 €	30\$	30 €	30 €
6 Issuance of a new card in case of expiry	0 Lei	0 Lei	0\$	0 €	10 €	10\$	10 €	20 €	20\$	20 €	20 €	20\$	20 €	20 €
Annual maintenance fee														
7 - main	0 Lei	50 Lei	3\$	3 €	30 €	30\$	30 €	50 €	50\$	50 €	50 €	50\$	50 €	50 €
- additional	50 Lei	50 Lei	3\$	3 €	30 €	30\$	30 €	30 €	50\$	50 €	50 €	50\$	50 €	50 €
8 initial minimal payment	0 Lei	100 Lei	8\$	10 €	5000 Lei	300\$	300 €	25000 Lei	1500\$	1 500 €	15500 Lei	1000\$	1 000 €	1 000 €
9 Minimum card account balance (insurance deposit)	0 Lei	50 Lei	5\$	5 €	3000 Lei	200\$	200 €	15500 Lei	1000\$	1 000 €	10000 Lei	500\$	500 €	500 €
10 Card account replenishment at the bank counters	0 Lei	0 Lei	0\$	0 €	0 €	0\$	0 €	0 €	0\$	0 €	0 €	0\$	0 €	0 €
11 Payment from card account at the cardholder request when the card is not present	3 Lei	3 Lei	0,3\$	0,30 €	3 Lei	0,3\$	0,30 €	3 Lei	0,3\$	0,30 €	3 Lei	0,3\$	0,30 €	0,30 €
12 Non-cash card account replenishment (please see the Remark 2)	0,80%	0,80%	0,80%	0,80%	0,80%	0,80%	0,80%	0,80%	0,80%	0,80%	0,80%	0,80%	0,80%	0,80%
13 Closing of the card account	0 Lei	25 Lei	2\$	2 €	5 €	5\$	5 €	10 €	10\$	10 €	10 €	10\$	10 €	10 €
14 New PIN code generation	10 Lei	10 Lei	1\$	1 €	2 €	2\$	2 €	2 €	2\$	2 €	2 €	2\$	2 €	2 €
15 Temporary card blocking at the cardholder request	10 Lei	10 Lei	1\$	1 €	3 €	3\$	3 €	5 €	5\$	5 €	5 €	5\$	5 €	5 €
card account statement														
16 - one per month	0 Lei	0 Lei	0\$	0 €	0 €	0\$	0 €	0 €	0\$	0 €	0 €	0\$	0 €	0 €
- additional as per cardholder request	10 Lei	10 Lei	1\$	1 €	1 €	1\$	1 €	1 €	1\$	1 €	1 €	1\$	1 €	1 €
Domestic ATM account mini-statement/per month														
17 - first 5 statements	0 Lei	0 Lei	0\$	0 €	0 €	0\$	0 €	0 €	0\$	0 €	0 €	0\$	0 €	0 €
- any additional mini-statement	1 Lei	1 Lei	0,05\$	0,05 €	0,05 €	0,05\$	0,05 €	0,05 €	0,05\$	0,05 €	0,05 €	0,05\$	0,05 €	0,05 €
Balance inquiry at domestic ATMs/per month														
18 - first 10 balance inquiries	0 Lei	0 Lei	0\$	0 €	0 €	0\$	0 €	0 €	0\$	0 €	0 €	0\$	0 €	0 €
- any additional balance inquiry	1 Lei	1 Lei	0,05\$	0,05 €	0,05 €	0,05\$	0,05 €	0,05 €	0,05\$	0,05 €	0,05 €	0,05\$	0,05 €	0,05 €
19 Balance inquiry at foreign ATMs (available for VISA cards only)		5 Lei	0,5\$	0,40 €	0,40 €	0,5\$	0,40 €	0,40 €	0,5\$	0,40 €	0,40 €	0,5\$	0,40 €	0,40 €
20 Examination of the protested transactions abroad	30 Lei	30 Lei	3\$	3 €	5 €	5\$	5 €	5 €	5\$	5 €	5 €	5\$	5 €	5 €
Transactions														
Manual cash advance & ATM withdrawals														
21 - issuing bank acquiring network	0 Lei	0 Lei	0\$	0 €	0 €	0\$	0 €	0 €	0\$	0 €	0,50%	0,50%	0,50%	0,50%
- other Moldovan banks acquiring network	1,5% min 7 Lei	1,5% min 7 Lei	1,5% min 0,7\$	1,5% min 0,7€	1,5% min 0,7€	1,5% min 0,7\$	1,5% min 0,7€	1,5% min 0,7€	1,5% min 0,7\$	1,5% min 0,7€	1,5% min 0,7€	1,5% min 0,7€	1,5% min 0,7\$	1,5% min 0,7€
- foreign banks acquiring network	1,5% min 40 Lei	1,5% min 40 Lei	1,5% min 3\$	1,5% min 3€	1,5% min 3€	1,5% min 3\$	1,5% min 3€	1,5% min 3€	1,5% min 3\$	1,5% min 3€	1,5% min 3€	1,5% min 3€	1,5% min 3\$	1,5% min 3€
Retail transactions														
22 - domestic acquiring network	0 Lei	0 Lei	0\$	0 €	0 €	0\$	0 €	0 €	0\$	0 €	0 €	0\$	0 €	0 €
- international acquiring network	0,5% min 5 Lei	0,5% min 5 Lei	0,5% min 0,5\$	0,5% min 0,5€	0,5% min 0,5€	0,5% min 0,5\$	0,5% min 0,5€	0,5% min 0,5€	0,5% min 0,5\$	0,5% min 0,5€	0,5% min 0,5€	0,5% min 0,5€	0,5% min 0,5\$	0,5% min 0,5€
23 Reimbursement of the international transaction amount (credit voucher)	Not applicable				2 €	2\$	2 €	2 €	2 €	2\$	2 €	2 €	2\$	2 €
24 International transaction cancellation	25 Lei	25 Lei	2\$	2 €	2 €	2\$	2 €	2 €	2\$	2 €	2 €	2\$	2 €	2 €
25 Issuance of the payment documents copy	25 Lei	25 Lei	2\$	2 €	2 €	2\$	2 €	2 €	2\$	2 €	2 €	2\$	2 €	2 €
26 Commision for domestic currency exchange transactions	as per daily commercial exchange rate of the bank													
Interests														
27 Annual interest on card account balance (including the insurance deposit)	2%	2%	1%	1%	2%	1%	1%	2%	1%	1%	2%	1%	1%	2%
28 Annual interest for unauthorized overdrafts	30%	30%	18%	18%	30%	18%	18%	30%	18%	18%	30%	18%	18%	30%

Remark 1. EXIMBANK reserves the right to change the above tariffs p. 27 by notifying the cardholders not less than 30 days prior to their effective date.

Remark 2. This commission is not applied:

- on card account replenishments in accordance with salary conventions signed with Eximbank;
- on card account replenishments with the funds in national currency from payments made by domestic budgetary organizations and financial institutions;
- on card account replenishments with the funds in national currency pensions, grants, indemnities (in case of the bread-winner loss or disablement).