

Debit cards issuing/administration fees for individuals

Fee description	Cards			Additional Notes
	Visa Electron/ Maestro	Visa Classic/ MasterCard Standard	Visa Gold/ MasterCard Gold	
Issuing/administration fees				
1. Standard joining amount ,including non-reducible balance	10€/15\$/150 MDL	150€/220\$/2400 MDL	350€/510\$/5600 MDL	
2. Minimum non-reducible balance on the account	5€/7\$/80 MDL	100€/150\$/1500 MDL	250€/350\$/4000 MDL	Is set depending on the card account currency.
3. Yearly maintenance and administration fee	3 €	25 €	50 €	The bank will stop debiting the fee only after it receives a written application of account closure.
4. Surcharge for urgent issuance/re-issuance	6 €	10 €		Within 10 working hours, except for bank holidays.
5. Card renewal before expiry of the validity term Renewal due to change of cardholder name/surname Replacement of lost/stolen/damaged card PIN replacement	2 €	10 €	25 €	Fee will not be charged in case of compromised account
Transaction fees				
6. Cash withdrawal in Eximbank - Gruppo Veneto Banca representative offices and ATM's	10 free monthly withdrawals, the remainder - 0.02 €			Is set for each card in hand.
7. Cash withdrawal in local banks representative offices and ATM's	1,2% + 0,5 €			
8. Cash withdrawal in ATM's abroad	1,5% min 3 €			
9. International Cash Withdrawal	1,5% min 3 €	1,5% min 5 €		
10. Cash withdrawal in Eximbank - Gruppo Veneto Banca representative offices without card presence	0,6 €			Not charged in case of loan refunds or interest on loans contracted from Eximbank - Gruppo Veneto Banca
11. Retail payments in Moldova	0			
12. Retail payments abroad	0			
13. Card account replenishment via cash	0			
14. Card account replenishment via bank transfer	0,8%			
15. Card account replenishment via credit voucher	0,8%			
16. Card unblocking fee	2 €			Unblocking is performed at the bank discretion.
17. Card blocking fee	0			
18. Balance inquiry in Eximbank-Gruppo Veneto Banca network	5 free monthly withdrawals, the remainder - 0.05 €			Is set for each card in hand.
19. Balance inquiry in other bank ATM's and representative offices	0,5 €			Balance Inquiry abroad is possible only for Visa cards.
20. Mini-statement in Eximbank-Gruppo Veneto Banca ATM's	5 free monthly withdrawals, the remainder - 0.05 €			Is set for each card in hand.
21. Monthly card account statement	0			
22. Duplicate monthly card account statement	1 €			
23. Chargeslip Retrieval Fee or Copy Request Fee	10 €			Running no later than 45 days. Fee is charged upon receipt of the copy.
24. Lost/stolen cards pick up charges	5 € + fee charged by the payment system	10 € + fee charged by the payment system		Except for pick ups in JSCB "Eximbank - Gruppo Veneto Banca" ATM's
25. Local transactions claims investigation and processing	3 €			Charged for each transaction, regardless of the investigations outcome. Not charged in case of disputes resulting from ATM/POS technical errors.
26. Abroad transactions claims investigation and processing	15 €			Charged for each transaction, regardless of the investigations outcome.
Other Fees				
27. Issuance of certificates confirming the account is in good order/account balance/account statement and turnover in romanian, russian or english	According to the general fees			
Interest and Penalties				
29. Annual interest rate calculated on account balance for MDL	1%			
30. Annual interest rate calculated on account balance for €/€	0,25%			
31. Interest for unauthorized overdraft for MDL	46%			Is calculated immediately upon overdraft appearance.
32. Interest for unauthorized overdraft for €/€	28%			
Fee application conditions				
1. JSCB "Eximbank-Gruppo Veneto Banca" reserves the right to amend issuing/administration fees for card accounts and must notify the cardholder about changes at least 30 days before they take effect.				
2. Fees with no currency specified is given in conventional units (c.u.). One conventional unit is equal to 1 Euro.				
3. Fees that are automatically debited from the card account are charged at the BNM rate for the current date. Fees collected at the bank counters are charged at the BNM rate for the current date.				
4. In case the money received by bank transfer are in a currency other than the card account the conversion is done at the bank commercial rate or at the commercial rate established for card operations for the current date.				
5. For Visa Electron and/or Maestro cards can be issued only Visa Electron and/or Maestro additional cards. For Visa Classic and/or MasterCard Standard cards can be issued only Visa Electron, Maestro, Visa Classic and/or Mastercard Standard additional cards. For Visa Gold and/or MasterCard Gold cards can be issued only Visa Electron, Maestro, Visa Classic, MasterCard Standard, Visa Gold and/or MasterCard Gold additional cards.				
Alte condiții, care pot fi modificate de bancă fără informarea prealabilă a deținătorilor de card				
	Visa Electron/ Maestro	Visa Classic/ MasterCard Standard	Visa Gold/ MasterCard Gold	
1. Maximum amount of cash withdrawal transactions per day in Eximbank-Gruppo Veneto Banca ATM's and representative offices	Within the balance of the card account or the available cash at the bank division.			May be amended at the written request of the principal cardholder, the limits set by legislation.
2. Maximum amount of cash withdrawal transactions per day in ATM's abroad	Equivalent of 2'000 €			May be amended at the written request of the principal cardholder, the limits set by legislation.
3. Monthly cash withdrawal limit abroad	Equivalent of 10'000 €			Limit established in accordance with the applicable legislation.
4. Maximum amount of payment transactions per day	Equivalent of 20'000 €			May be temporarily suspended at the written request of the principal cardholder.