



Are authorised by the decision of Board of JSCB "EXIMBANK" from July, 19, 2001 (with the changes brought by decisions of Board from August, 22, 2001, September 13, 2001, October 25, 2001, December 14, 2001, April, 25, 2002, November 28, 2002, December 06, 2002, February 20, 2003, July 24, 2003, October 07, 2003, October 28, 2003 and on March 11, 2005)

Effective from November, 17, 2003.

TARIFFS AND RATES OF JSCB "EXIMBANK"

1. SERVICE OF ACCOUNTS	
1.1. Opening of current account in local and foreign currency, loan accounts	Free
1.2. Opening of the personal current accounts without deposit	20 mold. lei
1.3. Outgoing wire transfer in MDL (irrespective of the sum)	2 mold. lei
1.4. Urgent execution of outgoing wire transfer in MDL	0,25% (min 10 mold. lei, max 150 mold. lei)
1.5. Filling out of payment order form for customer	5 mold. lei
1.6. Issuance of check-books	20 mold. lei
1.7. Issuance of duplicates of documents	10 mold. lei
1.8. Account statement	Free
1.9. Acceptance of settlement documents for "collection"	Free
1.10. Lien record keeping	Free
1.11. Certificates	10 mold. lei
1.12. Closing of the corporate current accounts in Moldavian lei and in a foreign currency (for each currency)	150 mold. lei
2. CASH MANAGEMENT	
2.1. Deposit of a cash to accounts	
2.1.1. In Moldovan Lei	Free
2.1.2. In a foreign currency (USD, EUR)	
2.1.2.1. To personal accounts	Free
2.1.2.2. To accounts of legal persons (a payment into authorised capital)	Free
2.1.2.3. To accounts of legal persons (except for payments into authorised capital)	0,5%, min 1 USD or 1 EUR
2.1.3. Repeated re-calculation of cash	Free
2.2. Withdrawal of a cash from account (without prior order)	
2.2.1. For salary	1 %
2.2.2. For business trips in Moldovan Lei	1 %
2.2.3. For other purposes, including agricultural produce purchase	1%
2.2.4. In foreign currency (corporate and personal accounts)	1%, min 1 USD
2.3. Purchase of deteriorated foreign banknotes	10%
2.4. Collection	Separate contract
3. INTERNATIONAL OPERATION	
3.1. Wire transfers	
3.1.1. Incoming	Free
3.1.2. Outgoing	
3.1.2.1. On behalf of the client of JSCB "EXIMBANK" in favour of the client of JSCB "EXIMBANK"	Free
3.1.2.2. On behalf of clients of JSCB "EXIMBANK" in favour of clients of other banks	
3.1.2.2.1. On behalf of physical persons in USD (options OUR, SHA, BEN) -up to 1000 USD -above 1000 USD	15 USD 0,25% (min 20 USD, max 50 USD)
3.1.2.2.2. On behalf of physical persons in EUR or in other HARD CURRENCIES (option SHA, BEN) -up to 1000 EUR -above 1000 EUR	15 USD 0,25% (min 20 USD, max 50 USD)
3.1.2.2.3. On behalf of physical persons in EUR or in other HARD CURRENCIES (option OUR)	0,35% (min 40 EUR, max 300 EUR)
3.1.2.2.4. On behalf of physical persons in RUB, UAH, BYR	0,20% (min 15 USD, max 50 USD)
3.1.2.2.5. On behalf of legal persons in USD (options OUR, SHA, BEN)	0,25% (min 25 USD, max 150 USD)
3.1.2.2.6. On behalf of legal persons in EUR or in other HARD CURRENCIES (option BEN)	0,20% (min 20 EUR, max 100 EUR)
3.1.2.2.7. On behalf of legal persons in EUR or in other HARD CURRENCIES (option SHA)	0,25% (min 25 EUR, max 100 EUR)
3.1.2.2.8. On behalf of legal persons in EUR or in other HARD CURRENCIES (option OUR)	0,35% (min 40 EUR, max 300 EUR)
3.1.2.2.9. On behalf of legal persons in RUB, UAH, BYR	0,20% (min 20 USD, max 100 USD)

3.1.2.3. Amendment of payment instructions or return of remitted funds in HARD CURRENCY	50 USD
3.1.2.4. Amendment of payment instructions or return of remitted funds in RUR	10 USD
3.1.2.5. Amendment of payment instructions or return of remitted funds in EUR	100 USD
3.1.2.6. Confirmation of crediting the account of beneficiary at the request of the client	50 USD
3.1.2.7 Wire transfer of deposited traveller's cheques	2 % from the sum of translation (min 20 USD, max 300 USD)
3.2. Export letters of credit	
3.2.1 Advising to the client or other bank	30 USD
3.2.2. Advising of amendment to letter of credit	10 USD
3.2.3. Confirmation	Under arrangement, min 100 USD
3.2.4. Taking up, examination of documents	0,2 % (min 50 USD, max 300 USD)
3.2.5. Transfer of letter of credit in favour of another beneficiary	0,2 % (min 150 USD)
3.2.6. Unutilized letters of credit	20 USD
3.3. Import letters of credit	
3.3.1. Issuance of letter of credit	0,3 % (min 100 USD) for every quarter at 100 % a pledge in currency
3.3.2. Change of conditions of the letters of credit, issued by JSCB "EXIMBANK"	30 USD
3.3.3. Payment under the letter of credit	0,3 % (min 100 USD, max 300 USD)
3.3.4. Discrepancies in the documents submitted for payment	50 USD
3.3.5. The request for the reimbursement to third bank	50 USD
3.4. Collections	
3.4.1. Acceptance of checks for collection	2 % (min 40 USD, max 300 USD)
3.4.2. Acceptance for documents for collection	2 % (min 40 USD, max 300 USD)
3.4.3. Payment against checks and documents	0,5 % (min 20 USD, max 300 USD)
3.5. Conversion non-cash	
3.5.1. Purchase and sale of HARD CURRENCY against Moldovan Lei	At the rate of the dealer on date of transaction
3.5.2. HARD CURRENCY into HARD CURRENCY	At a cross-rate of the dealer on date of transaction
3.6. Received guarantees	
3.6.1. Advising	30 USD
3.6.2. Confirmation	Under arrangement (min 100 USD)
3.6.3. Sending of instruction on payment of a guarantee	100 USD
3.7. Filling out of payment order form in foreign currency for customer	10 mold.lei
3.8. Registration of repatriation declarations	10 mold.lei
3.9. Checking and visa of repatriation declarations	free
3.10. Filling out of payment cards for customer	10 mold.lei
3.11. Checking and visa of payment cards	free
3.12. Copies of SWIFT and telex messages, at the request of the client	10 mold.lei
3.13. RUR correspondent account statement	50 mold.lei
3.14. Investigation of transaction (inquiry to foreign bank after 1 month from the moment of transaction in foreign currency) at the request of the client	50 mold.lei + The commission International bank
4. OPERATIONS WITH TRAVELLER'S CHEQUES	
4.1. Cashing traveller checks	3 % (min 1 USD)
4.2. Sale of traveller's cheques	1,5 % from the sum
4.3. Cashing of traveller checks bought earlier from JSCB "EXIMBANK"	0,85 % from the sum
5. OPERATIONS WITH PERSONAL CHEQUES	
5.1. Sale of checks DRAWN on Credit Lyonnais, New York	0,2 % from sum (min 20 USD, max 200 USD)
5.2. Sale of personal checks DRAWN on Commerzbank AG, Germany	1 % from sum (min 20 USD)
5.3. Return of unused checks	20 USD /check
6. COMPENSATION OF THE POSTAGE, ADDITIONAL CHARGES of CORRESPONDENT BANKS	
COST	
7. DEPOSIT BOXES	
7.1. Deposit box rent	100 mold.lei /month
7.2. Use of deposit box	Free
8. CREDITS	
8.1. Consideration of the application on delivery of the credit	
8.1.1. For legal persons	300 mold.lei

8.1.2. For physical persons	100 mold.lei
8.1.3. For physical persons under the program of consumer micro loans	free
8.2. Drawing up of the credit contract	Free
8.3. Drawing up of contracts of a security for credit	Free
8.4. Survey of property at a pledge	Free
8.5. The commission for granting of the credit	According to the decision of credit committee
8.6. Preparation of additional agreements for the credit contract and contracts of maintenance	Free
8.7. Consultations on questions of crediting	Free
8.8. The interest rate under the credit	According to the interest rate established by credit committee
8.9. A payment for prolongation of the credit	According to the decision of credit committee
8.10. The interest rate under the delayed credit	150 % from the interest rate established in the credit contract
8.11. Penalty for overdue payment of interest	0,5 % a day from the sum charged, but outstanding percent
9. GUARANTEES	
9.1. Given	
9.1.1. At maintenance with money resources and-or the state securities	500 mold. lei
9.1.2. At maintenance with other actives	With charge of percent according to the rate established by credit committee
9.2. Execution of a guarantee at maintenance with other actives	Is renewed in the loan under the rate established by credit committee
10. REALIZATION OF OPERATIONS WITH THE STATE SECURITIES	
10.1. Purchase of the state securities for residents	
10.1.1. At dissatisfaction of the application	0,5 % annual
10.1.2. At satisfaction of the application	1 % of annual
10.2. Purchase of the state securities for non-residents	0 % annual
10.3. Realisation of operations with the state securities in the secondary market	1 % of annual
11. REALIZATION OF OPERATIONS AND TRANSACTIONS WITH SECURITIES AT STOCK EXCHANGE OF MOLDOVA	
	0,5 % from cost of the contract
12. CHARGE OF PERCENT UNDER CLIENT ACCOUNTS*	
12.1. On the actual daily rests on the current accounts of legal persons in mold.lei, exceeding 250 000 mold. Lei on the end of the working day	0,1 % annual with charge last working day of month
12.2. On the actual daily rests on the current accounts of legal persons in a foreign currency	0 % annual
12.3. On the actual daily rests on the current accounts of physical persons in mold.lei, exceeding 250 000 mold. lei on the end of the working day	0,1 % annual with charge last working day of month
12.4. On the actual daily rests on the current accounts of physical persons in a foreign currency	0 % annual
12.5. Under urgent deposits in mold. lei and in a foreign currency	
12.5.1. For physical persons	It is established by the additional Decision of Board
12.5.2. For legal persons	It is established by Chairman of Board under offers of his assistants
13. RECEPTION OF MUNICIPAL PAYMENTS FROM THE POPULATION (PAYMENT OF ACCOUNTS INFOCOM, CHISINAU-GAZ, AP A-CANAL, INFOSAPR, AUTOSALUBRITATE, MOLDTELECOM, SUN-TV)	
	free
14. SALE PEREZARJADNYH OF CARDS " MOLDCELL GSM " AND THE PREPAID TELEPHONE CARDS "TREITELCOM"	
	free
15. SYSTEM " Eximbank-online " (" Internet Banking ")	
15.1 Connection to system " Internet Banking "	120 mold.lei
15.2 Monthly service charges of system " Internet Banking "	60 mold.lei
16. OTHER SERVICES	
16.1. Xerox copies (1 page)	1 mold.lei
16.2. Message transfer by fax (across Moldova) (1 page)	10 mold.lei
16.3. Message transfer by fax (for limits of Moldova) (1 page)	25 mold.lei

* Effective from March 16, 2005

The JSCB "EXIMBANK" reserves the right to itself to change the above-stated tariffs and rates without the prior notification