

TERMS AND CONDITIONS OF JSCB "EXIMBANK"

(Does not include terms and conditions for issuance and maintenance of bank cards)

1. ACCOUNT SERVICES	
1.1. Opening of current accounts in local and foreign currency, opening of loan accounts	Free
1.2. Opening of personal current accounts in foreign currency without initial deposit	20 MDL
1.3. Outgoing wire transfer in MDL (irrespective of the amount)	2.9 MDL
1.4. Filling out of payment order form for customer	10 MDL
1.5. Issuance of check-books	25 MDL
1.6. Issuance of duplicates of documents	15 MDL
1.7. Acceptance of settlement documents for "collection"	3 MDL
1.8. Certificates	20 MDL / per 1 page Certificates
1.9. Collection record keeping	Free
1.10. Closing of corporate current accounts in MDL and foreign currency (for each currency)	150 MDL
2. CASH MANAGEMENT	
2.1. Deposit of a cash to accounts	
2.1.1. In MDL individuals and legal persons (except for payments into authorized capital)	Free
2.1.2. In foreign currency (USD, EUR)	
2.1.2.1. To MDL accounts of legal persons (payment into authorized capital)	Free
2.1.2.2. To MDL accounts of legal persons and individuals (except for payments into authorized capital)	0.5 %, min 5 USD or 5 EUR
2.1.3. Repeated re-calculation of cash	Free
2.2. Withdrawal of MDL cash from account (without prior order)	
2.2.1. For salary in MDL	1 %
2.2.2. For business trips in MDL	1 %
2.2.3. For other purposes, including agricultural produce purchase in MDL	1%
2.2.4. In foreign currency (legal persons and individuals)	0.8%, min 5 USD or 5 EUR
2.3. Purchase of deteriorated foreign banknotes	10%
2.4. Collection services	Separate contract
3. INTERNATIONAL OPERATIONS	
3.1. Wire transfers	
3.1.1. Incoming	
3.1.2. Outgoing	
3.1.2.1. By order of clients of JSCB "EXIMBANK" in favour of clients of JSCB"EXIMBANK"	
3.1.2.2. By order of clients of JSCB "EXIMBANK" in favour of clients of other banks	
3.1.2.2.1. By order of individuals in USD (options OUR, SHA, BEN) - up to 1000 USD - above 1000 USD	
3.1.2.2.2. By order of individuals in EUR or in other HARD CURRENCIES (option SHA, BEN) - up to 1000 EUR - above 1000 EUR	
3.1.2.2.3. By order of individuals in EUR or in other HARD CURRENCIES (option OUR)	
3.1.2.2.4. By order of individuals in RUB, UAH, BYR	
3.1.2.2.5. By order of legal persons in USD (options OUR, SHA, BEN)	
3.1.2.2.6. By order of legal persons in EUR or in other HARD CURRENCIES (option BEN)	
3.1.2.2.7. By order of legal persons in EUR or in other HARD CURRENCIES (option SHA)	
3.1.2.2.8. By order of legal persons in EUR or in other HARD CURRENCIES (option OUR)	
3.1.2.2.9. By order of legal persons in RUB, UAH, BYR	

3.1.2.3. Amendment of payment instructions or return of remitted funds in USD	85 USD
3.1.2.4. Amendment of payment instructions or return of remitted funds in SOFT CURRENCY	20 USD
3.1.2.5. Amendment of payment instructions or return of remitted funds in EUR or in other hard currency	80 EUR
3.1.2.6. Confirmation of crediting the account of beneficiary at the request of the client	50 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 favor 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 client	20 MDL
3.8. Copies of SWIFT and telex messages, at the request of the client	20 MDL
3.9. Confirmation of RUR correspondent account at client's request	50 MDL
3.10. 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 MDL + the commission International bank
4. OPERATIONS WITH TRAVELER'S CHEQUES	
4.1. Cashing traveler cheques	3 % (min 1 USD)
4.2. Sale of traveler's cheques	1.5 % from the sum
4.3. Cashing of traveler checks purchased earlier from JSCB "EXIMBANK"	0.85 % from the sum
5. COMPENSATION OF THE POSTAGE, ADDITIONAL CHARGES of CORRESPONDENT BANKS	
COST	
6. DEPOSIT BOXES	
6.1. Deposit box rent	100 MDL /month
6.2. Use of deposit box	Free
7. CREDITS	
7.1. Loan application review fee	
7.1.1. For legal persons	300 MDL
7.1.2. For individuals	100 MDL
7.1.3. For legal persons under The Rural Financing and Small Enterprise Development Project	300 MDL
7.1.4. For individuals under the program of consumer micro loans	free
7.2. Drawing up of the loan agreement	Free
7.3. Drawing up of a collateral agreement	Free

7.4. Inspection of collateral	Free
7.5. The commission for granting of the loan	According to the decision of credit committee
7.6. Preparation of additional agreements to the loan agreement and collateral agreements	Free
7.7. Consultations on questions of crediting	Free
7.8. Credit interest rate	According to the interest rate established by credit committee
7.9. Loan prolongation fee	According to the decision of credit committee
7.10. Overdue loan interest rate	150 % from the interest rate established in the credit contract
7.11. Penalty for overdue payment of interest	0.5 % a day from the sum charged, but outstanding percent
8. GUARANTEES	
8.1. Issued	
8.1.1. Backed by deposit or state securities	According to the decision of credit committee, min 100 MDL
8.1.2. Backed by other assets	Interest rate and fee established by credit committee
8.2. Execution of a guarantee backed with other assets	Replaced with loan with interest rate established by credit committee
9. REALIZATION OF OPERATIONS WITH THE STATE SECURITIES	
9.1. Purchase of the state securities for residents	
9.1.1. Customer applications – not executed	0.5 % of contract amount
9.1.2. Customer applications – executed	0.7 % of contract amount
9.2. Purchase of the state securities for non-residents	0.5 % of contract amount
9.3. Transactions with the state securities in the secondary market	0.5 % of contract amount
10. TRANSACTIONS WITH SECURITIES ON THE STOCK EXCHANGE OF MOLDOVA	0.5 % of contract amount
11. INTEREST PAID ON CLIENTS ACCOUNTS	
11.1. On available daily balance of current accounts of legal persons in MDL, exceeding 250 000 MDL on the end of the working day	0.1 % p.a. paid last working day of month
11.2. On available daily balance of current accounts of legal persons in foreign currency	0 % p.a.
11.3. On available daily balance of current accounts of individuals in MDL, exceeding 250 000 MDL on the end of the working day	0.1 % p.a. paid last working day of month
11.4. On available daily balance of current accounts of individuals in foreign currency	0 % p.a.
11.5. Under urgent deposits in MDL and in a foreign currency	
11.5.1. For individuals	Established by separate Decision of Executive Board
11.5.2. For legal persons	Established by President based on Deputies proposals
12. RECEIPT OF PAYMENTS FOR MUNICIPAL BILL FROM POPULATION	
	free
13. RECEIPT OF PAYMENTS IN FAVOUR OF “MOLDCELL”	
	free
14. SYSTEM "Eximbank-online" ("Internet Banking ")	
14.1 Connection to system “ Internet Banking ”	120 MDL
14.2 Monthly service charge for “Internet Banking ”	60 MDL
15. OTHER SERVICES	
15.1. Message transfer by fax (across Moldova) -1 page	10 MDL
15.2. Message transfer by fax (for limits of Moldova) - 1 page	25 MDL

The JSCB “EXIMBANK” reserves the right to change the above-stated terms and conditions without prior notification