

TERMS AND CONDITIONS OF JSCB “EXIMBANK-Gruppo Veneto Banca”

(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. Administration of the current account of legal entities	30 MDL/monthly/account
1.3. Outgoing wire transfer in MDL	
1.3.1. Urgent outgoing wire transfer (is processing during 1 hour)	15 MDL
1.3.2. Outgoing wire transfer (over 50 000 MDL)	15 MDL
1.3.3. Other outgoing wire transfer	4.90 MDL
1.3.4. Book to book transfer (within Eximbank)	2.90 MDL
1.4. Filling in of payment order in MDL	10 MDL
1.5. Issuance of authorization for cash withdrawal	1 MDL/ per 1 letter of attorney
1.6. Issuance of duplicates of payment documents	15 MDL
1.7. Issuance of certificates:	
- on confirmation of bank account	20 MDL / per 1 page Certificates
- on confirmation of bank account balance	30 MDL / per 1 page Certificates
- on confirmation of turnover for an indicated period	50 MDL / per 1 page Certificates
1.8. Issuance of confirmation of financial transactions, detailed turnover in bank accounts for a specified period:	
- for a period of up to 6 months	50 MDL / per 1 page Certificates
- for a period of up to 12 months	100 MDL / per 1 page Certificates
- for a period of longer than 12 months	150 MDL / per 1 page Certificates
1.9. Money transfer from client's current account opened with JSCB “EXIMBANK -Gruppo Veneto Banca” to client's current accounts opened with other commercial banks	0,1 %
1.10. Collection record keeping	Free
1.11. Closing of current accounts	
1.11.1 legal entities	350 MDL/account
1.11.2 individuals	50 MDL, or account balance if it is less than 50 MDL also applies to conventionally closed accounts: - if account balance is less than 50 MDL (or the equivalent in foreign currency) a commission equal to account balance is charged - if account balance is over 50 MDL (or the equivalent in foreign currency) a commission of 50 MDL is charged and the difference is reimbursed to client
1.12. Money transfer in MDL from client's current account to deposit account for the minimum 3 month (exclusive transfers to the “Universal” deposit account)	Free
1.13. Filling in and/or attesting signature specimen card and stamp imprint	
- filling in the card (in 2 copies)	100 MDL
- attesting of one signature	50 MDL
1.14. Administration of the current accounts (legal entities)	30 MDL/ monthly per account
2. CASH MANAGEMENT	
2.1. Deposit of cash to accounts	
2.1.1. In MDL	
2.1.1.1 on behalf of the account holder	Free
2.1.1.2 on behalf of a third person (by an individual to an account of legal entity)	0.1% (min 5 MDL, max 10 MDL)

2.1.2. In foreign currency	
2.1.2.1. To current accounts of legal persons (payment into authorized capital) in USD and EUR	Free
2.1.2.2. To current accounts of legal persons (except for payments into authorized capital) in USD and EUR	0.5 %, min 5 USD or 5 EUR
2.1.2.3. To current accounts of individuals in USD and EUR	Free
2.1.3. To accounts of legal persons and individuals in GBP, CHF, RUB, UAH, RON	4%
2.1.4. To accounts of legal persons and individuals in DKK, ISK, NOK, SEK, CAD, AUD, NSD, JPY	10%
2.1.5. 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 in foreign currency	
3.1.1. Incoming	Free
3.1.2. Outgoing	
3.1.2.1. By order of clients of JSCB "EXIMBANK -Gruppo Veneto Banca" in favour of other clients of JSCB "EXIMBANK -Gruppo Veneto Banca"	5 EUR/ 5 USD
3.1.2.2. By order of clients of JSCB "EXIMBANK -Gruppo Veneto Banca" 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	20 USD 0.25% (min 20 USD, max 100 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	20 EUR 0.25% (min 20 EUR, max 50 EUR)
3.1.2.2.3. By order of individuals in EUR or in other HARD CURRENCIES (option OUR)	0.30% (min 30 EUR, max 150 EUR)
3.1.2.2.4. By order of individuals in RUB, UAH, BYR	0.20% (min 20 USD, max 100 USD)
3.1.2.2.5. By order of legal persons in USD (options OUR, SHA, BEN)	0.25% (min 25 USD, max 200 USD)
3.1.2.2.6. By order of legal persons in EUR or in other HARD CURRENCIES (option BEN)	0.20% (min 20 EUR, max 150 EUR)
3.1.2.2.7. By order of legal persons in EUR or in other HARD CURRENCIES (option SHA)	0.25% (min 25 EUR, max 175 EUR)
3.1.2.2.8. By order of legal persons in EUR or in other HARD CURRENCIES (option OUR)	0.30% (min 30 EUR, max 200 EUR)
3.1.2.2.9. By order of legal persons in RUB, UAH, BYR	0.25% (min 25 USD, max 200 USD)
3.1.2.3. Amendment of payment instructions or return of remitted funds in USD	80 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	80 USD
3.1.2.7. Correspondent bank's commissions for "Full value transfer" payment in USD	Added to standard fee
3.1.3. Money transfer in foreign currency from client's current account to deposit account for the minimum 3 month (exclusive transfers to the "Universal" deposit account)	Free
3.2. Export letters of credit (inc. Stand-by)	
3.2.1 Advising of the letters of credit	30 USD
3.2.2. Advising of the letters of credit to the client of other bank	50 USD
3.2.3. Modification/cancellation	30 USD
3.2.4. Confirmation	Under arrangement, min 100 USD
3.2.5. Taking up, examination of documents	0.2 % (min 50 USD, max 300 USD)
3.2.6. Transfer of letter of credit in favor of another beneficiary	0.2 % (min 150 USD)
3.2.7. The request for the reimbursement to third bank	50 USD
3.2.8. Unutilized letters of credit	20 USD
3.2.9. Solution of the discrepancy in the documents at the request of the beneficiary	50 USD
3.3. Import letters of credit (inc. Stand-by)	
3.3.1. Issuance of letter of credit	0.15 % (min 50 USD, max 100 USD) plus source of finance: owned assets or credit line)
3.3.2. Modification/cancellation	40 USD
3.3.3. Taking up and examination of documents	0.2 % (min 50 USD, max 300 USD)
3.3.4. Discrepancies in the documents submitted for payment (from beneficiary account)	50 USD/set of documents
3.3.5. Payment under the letter of credit	0.25 % (min 25 USD, max 150 USD)
3.3.6. Fill in the application for the issuance of letter of credit	10 USD
3.4. Import collection	
3.4.1. Advising	30 USD
3.4.2. Sending the documents/ bills of exchange against payment /acceptance	0,1 % (min 20 USD, max 50 USD)
3.4.3. Modification the conditions of collection	30 USD
3.4.4. Actions regarding protest	300 USD
3.4.5. Returning the documents/ bills of exchange received on collection, but non-paid/ non-accepted by the drawee	
3.5. Export collection	
3.5.1. Receipt and sending of documents/ bills of exchange on collection	0,15 % (min 20 USD, max 100 USD)
3.5.2. Modification of the collection conditions	30 USD
3.5.3. Returning the documents/ bills of exchange sent on collection, but non-paid/ non-accepted by the drawee	50 USD
3.6. Received guarantees	
3.6.1. Advising	30 USD
3.6.2. Confirmation	Under arrangement (min 100 USD)
3.6.3. Modification/cancellation	30 USD

3.6.4. Sending of request for payment of a guarantee	0.2 % (min 50 USD, max 100 USD)
3.6.5. Verification of signatures in the guarantee received by client	20 USD
3.7. Issued guarantee	
3.7.1. Issuance of guarantee (via SWIFT)	50 USD
3.7.2. Modification/cancellation	30 USD
3.8. Operations with nominal checks	
3.8.1. Taking up and forwarding for collection	2 % (min 40 USD, max 300 USD)
3.8.2. Issuance of nominal checks	10 USD
3.8.3. Cancellation of issuance checks	10 USD
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	80 USD
3.11. SWIFT/TELEX	
-in EUR	10 EUR
-in USD and other foreign currency, except for EUR	10 USD
3.12. Conversion non-cash	
3.12.1. Purchase and sale of HARD CURRENCY against Moldovan Lei	At the rate of the dealer on date of transaction
3.12.2. HARD CURRENCY into HARD CURRENCY	At a cross-rate of the dealer on date of transaction
3.13. Filling in of payment order in foreign currency	20 MDL
3.14. Copies of SWIFT and TELEX messages at the client request	20 MDL
3.15. Urgent wire transfer by SWIFT, TELEX (is processing during 1 hour)	10 EUR
3.16. Investigation of a payment in HARD CURRENCY	30 USD/30 EUR
3.17. Investigation of a payment in SOFT CURRENCY	10 USD
3.18. Account statement for legal persons via SWIFT 940	1 EUR/page
4. OPERATIONS WITH TRAVELER'S CHEQUES	
4.1. Cashing traveler cheques	3 % (min 5 USD/EUR)
4.2. Sale of traveler's cheques	1.5 % from the sum
4.3. Cashing of traveler checks purchased earlier from JSCB "EXIMBANK-Gruppo Veneto Banca"	0.85 % from the sum
5. COMPENSATION OF THE POSTAGE, ADDITIONAL CHARGES of CORRESPONDENT BANKS	COST
6. SAFE DEPOSIT BOXES	
6.1. Type of safe deposit box	
6.1.1. Compact	170 MDL /monthly
6.1.2. Standard	180 MDL /monthly
6.1.3. Business	210 MDL /monthly
6.1.4. V.I.P.	250 MDL /monthly
6.2. Charges and additional commissions	
6.2.1. Key deposit (refunded when the key is returned)	200 MDL
6.2.2. Storage of valuables after expiration of contract term	200% of standard fee applied to period after expiration
6.2.3. Issuing of new key in the case of loss or forcibly opened safe deposit box	500 MDL
7. CREDITS	
7.1. Loan application review fee	
7.1.1. in MDL	300 MDL
7.1.2. in USD	25 USD
7.1.3. in EUR	20 EUR
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. TRANZACTIIONS WITH THE STATE SECURITIES (SS)	
9.1. Purchase of the state securities on primary market	
9.1.1. up to 50 000 MDL	0.35 % from amount by nominal value (min. 25 MDL)
9.1.2. from 50 001 MDL up to 100 000 MDL	0.25 % from amount by nominal value
9.1.3. from 100 001 MDL up to 200 000 MDL	0.15 % from amount by nominal value
9.1.4. from 200 001 MDL up to 500 000 MDL	0.07 % from amount by nominal value
9.1.5. from 500 000 MDL	0.05% from amount by nominal value

9.2. Transaction on secondary market	
9.2.1. Purchase/sale SS on the secondary market	0.01% from the amount by nominal value (min. 25 MDL)
9.2.2. Purchase/sale SS on the secondary market from/for Bank's portfolio	The transaction is executing according to market price quoted by Bank
10. TRANSACTIONS WITH CORPORATE SECURITIES	
10.1. Purchase/sale corporate securities for residents	
10.1.1. up to 1000 MDL	50,00 MDL
10.1.2. from 1001 up to 10 000 MDL	2% from the amount of transaction min. 70,00 MDL
10.1.3. from 10 001 up to 100 000 MDL	1,5% from the amount of transaction
10.1.4. from 100 001 up to 250 000 MDL	1% from the amount of transaction
10.1.5. from 250 001 up to 500 000 MDL	0,90% from the amount of transaction
10.1.6. from 500 001 up to 1000 000 MDL	0,80% from the amount of transaction
10.1.7. from 1 000 001 MDL up to 10 000 000 MDL	0,5% from the amount of transaction
10.1.8. from 10 000 001 MDL	0,3% from the amount of transaction
10.2. Purchase/sale corporate securities for non-residents	
10.2.1. up to 1000 MDL	100,00 MDL
10.2.2. from 1001 up to 10 000 MDL	2,5% from the amount of transaction, min. 150,00 MDL
10.2.3. from 10 001 up to 100 000 MDL	2% from the amount of transaction
10.2.4. from 100 001 up to 250 000 MDL	1,5% from the amount of transaction
10.2.5. from 250 001 up to 500 000 MDL	1% from the amount of transaction
10.2.6. from 500 001 up to 1000 000 MDL	0,90% from the amount of transaction
10.2.7. from 1000 001 MDL up to 10 000 000 MDL	0,70% from the amount of transaction
10.2.8. from 10 000 001 MDL	0,50% from the amount of transaction
10.3. One-time commission charged for participation in the auction	100 MDL per each application, independently if transaction has been registered
10.4. Services of consulting and underwriting	
10.4.1. Preparing the documents for public offer registration	5 000 MDL + charges for publishing and distribution of letter of advice (statement)
10.4.2. Preparing the letter of advice (statement) for publishing	50 MDL + charges for publishing
10.4.3. Execution of transaction within the public offer	According to tariffs applied in pp.10.1 and 10.2.
10.4.4. Consulting or underwriting services different from the ones specified in p. 10.4.1.-10.4.3.and p.10.4.5.	Charges (fees) are set up according to the investment consulting or underwriting agreement, and depend on the volume of work, time used and the complexity of the activity.
10.4.5. Daily distribution of information via e-mail, fax or on paper support regarding orders of sale of securities introduced/modified in the Moldovan Stock Exchange SAIT (specialized trading soft)	20 MDL per month
11. INTEREST PAID ON CLIENTS ACCOUNTS	
11.1. On available daily balance of current accounts of individuals and 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 individuals and legal persons in foreign currency	0 % p.a.
11.3. Under urgent deposits in MDL and in a foreign currency	
11.3.1. For individuals	Established by separate Decision of General Direction
11.3.2. For legal persons	Established by General Director based on Deputies proposals
12. RECEIPT OF PAYMENTS FOR MUNICIPAL BILL FROM POPULATION	
13. RECEIPT OF PAYMENTS IN FAVOUR OF "MOLDCELL"	
free	
free	
14. Commission for collection of payments related to services provided by	
14.1. The enterprises subordinated to the Ministry of Informational Development	1 MDL per payment
14.2. Embassy of Italy and Embassy of the Israel	27 MDL per transaction
14.3. Î.M. "Credit Rapid" S.R.L.	5 MDL per payment
14.4. Î.C.S. "Prime Capital" S.R.L. and S.R.L. "Prime Capital 2"	5 MDL per payment
14.5. Î.C.S. "lute Credit" S.R.L.	5 MDL per payment
14.6. Î.C.S. "Raiffeisen Leasing" S.R.L.	5 MDL per payment
15. SYSTEM "Eximbank-online" ("Internet Banking ")	
15.1. Monthly service charge for legal persons	60 MDL
15.2. Monthly service charge for individuals	Free
16. OTHER SERVICES	
16.1. Message transfer by fax (across Moldova) -1 page	10 MDL
16.2. Message transfer by fax (for limits of Moldova) - 1 page	25 MDL

If commission is paid in a currency different from the one indicated in terms and conditions of the bank, the commercial exchange rate of the bank for the date of transaction will be applied.

The JSCB "EXIMBANK- Gruppo Veneto Banca" reserves the right to change the above-stated terms and conditions without prior notification