

FEES AND COMMISSIONS FOR BANKING SERVICES APPLIED TO LEGAL ENTITIES

- including individuals engaged into entrepreneurial activity



-	BANKING SERVICES	FEES / COMMISSION	S NOTE
	ING AND ACCOUNT MANAGEMENT		
	Opening / Closure of accounts MDL		
		100 lei	- for residents, inclusive through the OTP Internet/Mobile Banking service, - for non-residents, only through OTP Internet/Mobile Banking service, - to be charged at the moment of request for opening a current account or at the opening of it, paid by cash or transfer; except current accounts for operations with bankcards (2258)
	Analyzing the documents for opening a current account (modified by Decision of Executive Committee from 10.03.2021, in force beginning 01.04.2021)	200 lei	- for non-residents - to be charged at the moment of request presented at the Branch, for opening a current account or at the opening paid in cash or by transfer; except current accounts for operations with bankcards (2258)
		0 lei	-applied at opening a new account: - remotely and for new clients only - which will replace the conventional closed account, in case of final closure of the conventional closed account
1.1.2.	Opening of a deposit account / saving account (inclusively through OTP Internet/Mobile Banking service) (modified by Decision of Executive Committee from 10.03.2021, in force beginning 01.04.2021)	Free of charge	
		350 lei	- to be charged at the moment; except current accounts for operations with bankcards (2258), "Fond electoral", "Initiative group"
1.1.3.	Closure of a current account (modified by Decision of Pricing Committee from 19.08.2019, in force beginning 21.08.2019)	70 lei	- it applies only if the opening account will replace conventional closed account; except current accounts for operations with bankcards (2258)
_	Closure of a deposit account / saving account Foreign currency *	Free of charge	
		10 EUR	- for residents, inclusive through the OTP Internet/Mobile Banking service, - for non-residents, only through OTP Internet/Mobile Banking service, - to be charged at the moment of request for opening a current account or at the opening of it, paid by cash or transfer; except current accounts for operations with bankcards (2258)
	Analyzing the documents for opening a current account (modified by Decision of Executive Committee from 10.03.2021, in force beginning 01.04.2021)	15 EUR	- for non-residents - to be charged at the moment of request presented at the Branch, for opening a current account or at the opening paid in cash or by transfer; except current accounts for operations with bankcards (2258)
		0 EUR	applied at opening a new account: - remotely and for new clients only - which will replace the conventional closed account, in case of final closure of the conventional closed account
1.1.6.	Opening of a deposit account / saving account (inclusively through OTP Internet/Mobile Banking service) (modified by Decision of Executive Committee from 10.03.2021, in force beginning 01.04.2021)	Free of charge	
-		25 EUR	- to be charged at the moment; except current accounts for operations with bankcards (2258)
1.1.7.	Closure of a current account (modified by Decision of President of the Bank from 29.05.2013, in force beginning 17.06.2013)	5 EUR	- it applies only if the opening account will replace conventional closed account; except current accounts for operations with bankcards (2258)
1.1.8.	Closure of a deposit account / saving account	Free of charge	
1.1.9.	Specimen of signature and stamp imprint authentication for opening and managing the current account in MDL and Foreign Currency (modified by Decision of President of the Bank from 28.08.2014, in force beginning 15.09.2014)	100 lei	- to be charged at the moment - for 1 copy
1.1.10.	Additional specimen of signature and stamp imprint authentication for opening and managing the current account in MDL and Foreign Currency (modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 26.09.2022)	100 lei	- to be charged at the moment - for 1 copy
1.1.11.	Analyzing the documents for opening of an account "Fond electoral"/ "Initiative group" in MDL (modified by Decision N.43 of Pricing Committee from 17.10.2023, in force beginning 24.10.2023)	Free of charge	



	BANKING SERVICES	FEES / COMMISSIONS	NOTE
2	Account Management		
1.2.1.	Monthly maintenance of current account (modified by Decision N.13 of Pricing Committee Meeting from 31.03.2023, in force beginning 21.04.2023)		- for each current account
1.2.1.1.	- current account in MDL (modified by Decision N.38 of Pricing Committee Meeting from 07.09.2023, in force beginning 01.11.2023)	3 EUR	- to be charged on the on the last day of the current month for the previous month, - to not be charged on the day of closing the
1.2.1.2.	- current account in USD, EUR (modified by Decision N.38 of Pricing Committee Meeting from 07.09.2023, in force beginning 01.11.2023)	3 EUR	account for the period of use the account in the current month,
1.2.1.3.	- current account in other currencies (modified by Decision N.38 of Pricing Committee Meeting from 07.09.2023, in force beginning 01.11.2023)	3 EUR	- equivalent in account currency on which the commission is taken, at the official NBM exchange rate - does not apply to accounts for Electoral Fund/Initiative Groups
1.2.1.4.	- main account in MDL within the Account Control Agreement until the enforcement notice receivement. (introduced by Decision of Pricing Committee from 09.07.2021, in force beginning 19.07.2021)	Negotiable, min. 20 EUR	- to be charged on the on the last day of the current month for the previous month, -to be charged on the day of closing the account for the period of use the account in the current month, - equivalent in account currency on which the commission is taken, at the official NBM exchange rate - is not appied additionaly to 1.2.1.1 - to be charged starting from the date that the Control Agreement was signed and til the date that the Account Control was terminated.
1.2.1.5.	- main account in MDL within the Account Control Agreement after the enforcement notice receivement. (introduced by Decision of Pricing Committee from 09.07.2021, in force beginning 19.07.2021)	Negotiable, min. 50 EUR	- to be charged on the on the last day of the current month for the previous month, - to be charged on the day of closing the account for the period of use the account in the current month, - equivalent in account currency on which the commission is taken, at the official NBM exchange rate - is not appied additionaly to 1.2.1.1 and 1.2.1.4 to be charged til the date that the Account Control was terminated.
1.2.2.	Commission for managing the Electoral Fund/Initiative Groups account in MDL (included by Decision N.43 of Pricina Committee Meeting from 17.10.2023, in force beginning 24.10.2023)	3 800 lei	- it is collected on the day of the first
1.2.2. 3	(included by Decision N.43 of Pricing Committee Meeting from 17.10.2023, in force beginning 24.10.2023)	3 800 lei	- it is collected on the day of the first transaction of money entering the account
	Commission for managing the Electoral Fund/Initiative Groups account in MDL (included by Decision N.43 of Pricing Committee Meeting from 17.10.2023, in force beginning 24.10.2023) Statements Sending of account electronic statement by email (included by Management Board's Excerpt of Minutes from 07.12.2016, in force beginning with 01.02.2017)	3 800 lei	•
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1.6.6.1.2 - for amounts drup to or equal to 50 000 lei		(modified by Decision of Products and Pricing Committee from 24.05.2021, in force beginning with 14.06.2021)		
1.6.6.1.2 - for amounts that are over 50 000 lei - urgency, on paper - for amounts from the decimination of the companient of the compa		(modified by Decision N.38 of Pricing Committee Meeting from 07.09.2023, in force beginning with 01.11.2023)		
- urgency, on paper (included by Decision of Pricing and Product Committee Meeting from 21 02 2022, in force beginning 05.08.2022) 1.6.6.2.1 for amounts of up to requal to 500 000 lei		· ·		- per one document
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1.6.6.2.1 -for amounts of up to or equal to 500 000 lei	1.6.6.2.			- per one document
1.6.6.2. -for amounts that are over 500 000 lei	1.6.6.2.1.		3.5 lei	- per one document
1.6.6.4 Operations based on POS management contracts in other banks 1.6.7. Assistance in searching payments that have not reached the destination 1.6.8. Receips/execution of the documents for payment to "collection" 1.6.8. Receips/execution of the documents for payment to "collection" 1.6.8. Receips/execution of Picion Committee from 13.10.2917, in force beginning 13.11.2017) 7 Transfers in MDL across the borders of R. Moldova / Transfers in Foreign Currency **** 1.7.1. Receipt amounts in current account by transfer modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 26.09.2022) Foreign Currency Transfers between the current and credit accounts, of the same 1.7.3. customer, within the Bank, at the loan repayment modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 26.09.2022) Foreign Currency Transfer to current account of another customer, within the Bank (modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 26.09.2022) Foreign Currency Transfer to current account of another customer, within the Bank (modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 26.09.2022) Foreign Currency Transfer between the current and deposit accounts, of the same 1.7.5. customer within the Bank (modified by Decision of Pricing Committee Meeting from 08.09.2022, in force beginning 26.09.2022) Foreign Currency Transfer between the current and deposit accounts, of the same 1.7.6. Service Provider (Bank). (modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 26.09.2022) Foreign Currency Transfer between the current and deposit accounts, of the same 1.7.6. Service Provider (Bank). (modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 26.09.2022) Foreign Currency Transfer between the current and deposit accounts	1.6.6.2.2.		5 lei	
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1.6.8. Receips/execution of the documents for payment to "collection" (modified by Decision of Pricing Committee from 13.10 2017, in force beginning 13.11.2017) 7 Transfers in MDL across the borders of R. Moldova / Transfers in Foreign Currency **** 1.7.1. Receipt amounts in current account by transfer (modified by Decision of Pricing Committee from 05.12.2019, in force beginning 01.01.2020) Foreign Currency Transfers between the same Customer's accounts (inclusive the 1.7.2. account opened within the payroll project (modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 26.09.2022) Foreign Currency Transfers between the current and credit accounts, of the same 1.7.4. Foreign Currency Transfer to current account of another customer, within the Bank (modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 28.09.2022) Foreign Currency Transfer between the current and deposit accounts, of the same 1.7.5. customer within the Bank (modified by Decision of Pricing Committee from 13.10.2017, in force beginning 13.11.2017) Amount Transfers into the payment account opened at the another Payment 1.7.6. Service Provider (Bank). (modified by Decision of Pricing Committee from 13.10.2017, in force beginning 13.11.2017) Foreign Currency Transfer between the current and deposit accounts, of the same 1.7.6. Service Provider (Bank). (modified by Decision of Pricing Committee from 13.10.2017, in force beginning 13.11.2017) Foreign Currency Transfer into the same customer's payment account opened to 1.7.7. another Payment Service Provider within R. Moldova borders 1.7.8. Amount Transfer into the same customer's payment account opened to 1.7.7. another Payment Service Provider within R. Moldova borders	1.6.6.4.	- Operations based on POS management contracts in other banks	6 lei	- per one transaction
Transfers in MDL across the borders of R. Moldova / Transfers in Foreign Currency **** 1.7.1. Receipt amounts in current account by transfer	1.6.7.		50 lei	- for one transfer
Transfers in Foreign Currency **** 1.7.1. Receipt amounts in current account by transfer (modified by Decision of Pricing Committee Meeting from 08.09.2022, in force beginning 26.09.2022) Foreign Currency Transfers between the current and credit accounts, of the same 1.7.3. customer, within the Bank, at the loan repayment (modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 26.09.2022) Foreign Currency Transfer to current account of another customer, within the Bank (modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 26.09.2022) 1.7.4. Foreign Currency Transfer to current account of another customer, within the Bank (modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 26.09.2022) Foreign Currency Transfer to current account of another customer, within the Bank (modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 26.09.2022) Foreign Currency Transfer between the current and deposit accounts, of the same 1.7.5. Customer within the Bank (modified by Decision of Pricing Committee from 13.10.2017, in force beginning 13.11.2017) Amount Transfers into the payment account opened at the another Payment 1.7.6. Service Provider (Bank). (modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 26.09.2022) Foreign Currency Transfer into the same customer's payment account opened to 1.7.7. another Payment Service Provider within R. Moldova borders	1.6.8.	Receips/execution of the documents for payment to "collection" (modified by Decision of Pricing Committee from 13.10.2017, in force beginning 13.11.2017)	20 lei	- per one document
1.7.1. Receipt amounts in current account by transfer (modified by Decision of Pricing Committee from 05.12.2019, in force beginning 01.01.2020) Foreign Currency Transfers between the same Customer's accounts (inclusive the 1.7.2. account opened within the payroll project (modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 26.09.2022) Foreign Currency Transfers between the current and credit accounts, of the same 1.7.3. customer, within the Bank, at the loan repayment (modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 26.09.2022) Foreign Currency Transfer to current account of another customer, within the Bank (modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 26.09.2022) Foreign Currency Transfer between the current and deposit accounts, of the same 1.7.5. customer within the Bank (modified by Decision of Pricing Committee from 13.10.2017, in force beginning 13.11.2017) Amount Transfers into the payment account opened at the another Payment 1.7.6. Service Provider (Bank). (modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 26.09.2022) Foreign Currency Transfer into the same customer's payment account opened to 1.7.7. another Payment Service Provider within R. Moldova borders	7			
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1.7.4. Foreign Currency Transfer to current account of another customer, within the Bank (modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 26.09.2022) Foreign Currency Transfer between the current and deposit accounts, of the same customer within the Bank (modified by Decision of Pricing Committee from 13.10.2017, in force beginning 13.11.2017) Amount Transfers into the payment account opened at the another Payment (modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 26.09.2022) Foreign Currency Transfer to current account opened at the another Payment (modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 26.09.2022) Foreign Currency Transfer into the same customer's payment account opened to 1.7.7. another Payment Service Provider within R. Moldova borders min. 10 EUR, max. 100 - to be charged at the moment - no extra fee p.1.7.8. and p.1.7.9. - Inclusive of MDL across the borders of R. Moldova - to be charged at the moment - no extra fee p.1.7.8. and p.1.7.9.	1.7.3.	customer, within the Bank, at the loan repayment	Free of charge	
1.7.5. customer within the Bank (modified by Decision of Pricing Committee from 13.10.2017, in force beginning 13.11.2017) Amount Transfers into the payment account opened at the another Payment 1.7.6. Service Provider (Bank). (modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 26.09.2022) Foreign Currency Transfer into the same customer's payment account opened to 1.7.7. another Payment Service Provider within R. Moldova borders Free of charge 0,25% from the amount min. 25 EUR, max. 250 EUR - Inclusive of MDL across the borders of R. Moldova - to be charged at the moment - is applied for OUR, SHA or BEN*** options	1.7.4.	Foreign Currency Transfer to current account of another customer, within the Bank (modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 26.09.2022)	min. 10 EUR, max. 100	9
Amount Transfers into the payment account opened at the another Payment 1.7.6. Service Provider (Bank). (modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 26.09.2022) Foreign Currency Transfer into the same customer's payment account opened to 1.7.7. another Payment Service Provider within R. Moldova borders Moldova - to be charged at the moment - is applied for OUR, SHA or BEN*** options 0,10% from the amount min. 10 EUR, max. 100 - to be applied additionally to p.1.7.6.	1.7.5.	customer within the Bank	Free of charge	
1.7.7. another Payment Service Provider within R. Moldova borders min. 10 EUR, max. 100 - to be applied additionaly to p.1.7.6.	1.7.6.	Service Provider (Bank).	min. 25 EUR, max. 250	Moldova
(modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 26.09.2022)	1.7.7.	· · · · · · · · · · · · · · · · · · ·		- to be applied additionaly to p.1.7.6.



BANKING SERVICES	FEES / COMMISSIONS	NOTE
Forwarding of one message to external SWIFT related to the amount transfer 1.7.8. execution submitted by client. (modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 26.09.2022)	10 EUR	- to be applied additionaly to p.1.7.6.
1.7.9. FULL PAY (modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 26.09.2022)	25 EUR	- applied only at client's request for USD payments with option OUR - the amount transfer will be fully registered into the beneficiary's account - applied additionaly to p.1.7.6.
1.7.10. Changes, inquiries, cancellations, remand for transfer into foreign currency (modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 26.09.2022)	50 EUR + commissions of correspondent banks	- per one operation

- ***Commissioning options (to be selected into the payment order):
- OUR the commissions of the Paying / Correspondent / Beneficiary Banks are charged separately from the payer. It doesn't exclude the possibility that the correspondent bank could charge an additional commission.
- SHA- the commission of the Paying Bank is charged separately from the payer, but the commission of the Correspondent / Beneficiary Banks are charged from the
- **** The indicated commissions are paid in the equivalent of the account currency from which they are collected, according to the official NBM exchange rate on the

8	Other services		
1.8.1.	Sale / purchase / conversion of foreign currency by bank transfer	According to exchange quotation of the bank	
	- comision for sale / purchase / conversion of foreign currency (introduced by Pricing Committee Minutes from 30.11.2018, in force beginning 03.12.2018)	Free of charge	
1.8.2.	Preparation of payment orders, other documents related to bank transactions at the customer's request		
	(modified by Decision N.38 of Pricing Committee Meeting from 07.09.2023, in force beginning 01.11.2023)		
.8.2.1	- document in MDL	50 lei	- per one document
.8.2.2	- document in Foreign Currency	100 lei	 except payment of credit and interest rate inclusively VAT
	Duplicate of payment documents on paper based		- per one page
1.8.3.	(modified by Management Board's Excerpt of Minutes from 07.12.2016, in force beginning with 01.02.2017)	30 lei	 to be charged at the moment of client's request
1.8.4.	Request of SWIFT message copy (inclusively through OTP Internet/Mobile Banking services) (modified by Decision of Executive Committee from 10.03.2021, in force beginning 01.04.2021)	30 lei	 per one document to be charged at the moment of request charging of the fee does not guarantee the payment execution
1.8.5.	Processing confirmations of financial transactions: (modified by Decision of President of the Bank from 01.12.2010, in force beginning with 08.01.2011)		. ,
.8.5.1	Finding a bank account (modified by Decision N.38 of Pricing Committee Meeting from 07.09.2023, in force beginning with 01.11.2023)		
.5.1.1.	- ordinary	100 lei	
.5.1.2	- urgency*	150 lei	
.8.5.2	- finding the balance of bank account	60 lei	
8.5.3	- finding turnover for a indicated period		- per one document
5.3.1	- for a period of up to 6 months	60 lei	- inclusively VAT
5.3.2	- for a period exceeding 6 months	200 lei	
.8.5.4	- completing the account with statutory capital		
.5.4.1	- for registered client up to 1 year	60 lei	
.5.4.2	- for registered client over 1 year	200 lei	
.8.5.5	- cash acumulation for additional shares issue	100 lei	
.8.5.6	- about accounts closing	100 lei	
1.8.6	Processing confirmations of financial documents in the archive of bank	200 lei + 20 lei / per each document raised from the archive	
1.8.7.	Processing confirmations of bank credit debt at the client's request (subject to the entrepreneurial activity)	200 lei	- per one document
1.8.8.	Certificate regarding the client's activity at the request of the audit companies, detailed information (introduced by Decision N.38 of Pricing Committee Meting from 07.09.2023, in force beginning with 01.11.2023)		
.8.8.1	- ordinary	200 lei	- per one document
	- urgency*	250 lei	- inclusively VAT
	Other banking services	100 lei	- for one request
	nission will be applied only for certificates issued during the same operational day in which the		•
9	ESCROW service		
1.9.1.	Opening of ESCROW account	Free of charge	
1.9.2.	(introduced by Decision of President of the Bank from 01.12.2010, in force beginning 01.01.2011)	1 100 of Griange	
.9.2.1	for bank's clients	0.5% of the amount, min. 100 EUR	- if other commission value is not negotiated by parties
	for legal entities* that are not bank's clients	1.0% of the amount, min. 200 EUR	- NBM rate valid on the date of transaction applied
1.9.3.	Transfer of the amount to/from the ESCROW account	Free of charge	
	(modified by Decision N.38 of Pricing Committee Meeting from 07.09.2023, in force beginning 01.11.2023)		



	BANKING SERVICES	FEES / COMMISSIONS	NOTE
10	Programmed payments		
_	Connection to the service	Free of charge	
	Monthly maintenance	Free of charge	
	Changing client request for setting and cancelation	Free of charge	
	Payment processing in MDL inside the bank	2 lei / per transfer	- to be charged at the moment of transfer
	Payment processing in FCY inside the bank	1 EUR / per transfer	- to be charged at the moment of transfer
11	Cash Management		
1.11.1.	International Account Management (modified by Decision of Pricing and Product Committee Meeting from 21.02.2022, in force beginning 05.08.2022)		
1.11.1.1.	Connection to the service	Free of charge	
1.11.1.2.	Monthly maintenance:		
1.11.1.2.1.	Monthly administration of subscribed accounts to sending MT940/950 message service (Daily statement) (modified by Decision of Pricing and Product Committee Meeting from 21.02.2022, in force beginning 05.08.2022)	10 EUR / per one account	 to be charged on the last day of the current month for the previous month, on the day of disconnection from service for the period of use of the service in the current month, equivalent in account currency on which the commission is charged, according to the official NBM exchange rate
1.11.1.2.2.	Monthly administration of subscribed accounts to sending MT942 message service (Intraday statement) (modified by Decision of Pricing and Product Committee Meeting from 21.02.2022, in force beginning 05.08.2022)	20 EUR / per one account	- to be charged on the last day of the current month for the previous month, - to be charged on the day of disconnection from service for the period of use of the service in the current month, - equivalent in account currency on which the commission is charged, according to the official NBM exchange rate
	Monthly administration of subscribed accounts to execute MT101 instruction message. (modified by Decision of Pricing and Product Committee Meeting from 21.02.2022, in force beginning 05.08.2022)	20 EUR / per one account	- to be charged on the last day of the current month for the previous month, - to be charged on the day of disconnection from service for the period of use of the service in the current month, - equivalent in account currency on which the commission is charged, according to the official NBM exchange rate
1.11.1.3.	Forwarding message MT940/942/950 to external by SWIFT (modificated by Management Board's Excerpt of Minutes from 09.03.2017, in force beginning with 01.04.2017)	Free of charge	
1.11.1.4.	Payment processing MT101 by SWIFT - in MDL	According p. 1.6.2.2. or	
		1.6.6.2 According p. 1.7.4. or	
	- FCY	1.7.6.	
12	Packages of products		
	BASIC Package*		
1.12.1.1	Fees for services included into the BASIC Package		-
	Monthly maintenance of main current account in MDL (modified by Decision N.31 of Pricing Committee Meeting from 13.03.2023, in force beginning 21.04.2023)	4,99 EUR	- to be charged on the last day of the current month for the previous month, - to not be charged on the day the service is renounced for the period of use of the service in the current month, - equivalent in account currency on which the commission is taken, at the official NBM exchange rate - not applied additionaly to the 1.2.1.1 - mandatory product within the package
	Monthly maintenance of other current accounts in MDL and Foreign currency (included by Decision of Pricing Committee from 10.11.2020, in force beginning 08.02.2021)	Free of charge	-excepted the maintenance of the main account
	Analyzing the documents for opening a current account in MDL (included by Decision of Pricing Committee from 10.11.2020, in force beginning 08.02.2021)	Free of charge	
	Analyzing the documents for opening a current account in Foregn currency (included by Decision of Pricing Committee from 10.11.2020, in force beginning 08.02.2021)	Free of charge	
	Specimen of signature and stamp imprint authentication for opening and managing the current account in MDL and Foreign Currency (included by Decision of Pricing Committee from 10.11.2020, in force beginning 08.02.2021)	Free of charge	
	Payments to other customers within the bank through the OTP Internet/Mobile Banking service (modified by Decision of Products and Pricing Committee from 10.03.2021, in force beginning 01.04.2021)	Free of charge	
	Monthly management of accounts through OTP Internet/Mobile Banking service (modified by Decision of Products and Pricing Committee from 10.03.2021, in force beginning 01.04.2021)	Free of charge	-mandatory product within the package



	BANKING SERVICES	IFEES / COMMISSIONS	NOTE
	Transfer and payment of salaries to employees via the card accounts	Free of charge	11012
	(included by Decision of Products and Pricing Committee from 19.04.2021, in force beginning 14.06.2021)	1 rec or onlarge	
	Opening of current account with card attached (as well through "OTP Internet / Mobile Banking"service) (included by Decision of Products and Pricing Committee from 19.04.2021, in force beginning 14.06.2021)	Free of charge	
	Business Card issuance (included by Decision of Products and Pricing Committee from 19.04.2021, in force beginning 14.06.2021)	Free of charge	
	Card annual maintainance (included by Decision of Products and Pricing Committee from 19.04.2021, in force beginning 14.06.2021)	Free of charge	-mandatory product within the package
**-Busines	© package of products to be applied to the clients with the Annual Sales of up to 50 million leists card of Multinational Payment System VISA ecision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021)	only, for an unlimited period.	
1.12.2.	BASIC+ Package*		
1.12.2.1	Fees for services included into the BASIC+ Package		-
	Monthly maintenance of main current account in MDL (modified by Decision N.31 of Pricing Committee Meeting from 13.03.2023, in force beginning 21.04.2023)	9,99 EUR	-to be charged on the last day of the current month for the previous month, - to not be charged on the day the service is renounced for the period of use of the service in the current month, - equivalent in account currency on which the commission is taken, at the official NBM exchange rate - not applied additionaly to the 1.2.1.1 - mandatory product within the package
	Monthly maintenance of other current accounts in MDL and Foreign currency (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021)	Free of charge	-excepted the maintenance of the main account
	Analyzing the documents for opening a current account in MDL (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021)	Free of charge	-
	Analyzing the documents for opening a current account in Foregn currency (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021)	Free of charge	-
	Specimen of signature and stamp imprint authentication for opening and managing the current account in MDL and Foreign Currency (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021) Payments to other customers within the bank through the OTP Internet/Mobile	Free of charge	-
	Banking service (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021)	Free of charge	-
	Monthly management of accounts through OTP Internet/Mobile Banking service (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021)	Free of charge	-mandatory product within the package
	Transfer and payment of salaries to employees via the card accounts (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021)	Free of charge	-
	Opening of current account with card attached (as well through "OTP Internet / Mobile Banking"service) (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021)	Free of charge	_
	Business Card issuance (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021)	Free of charge	-
	Card annual maintainance (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021)	Free of charge	-mandatory product within the package
*** 5.40	Ordinary lei payments to customers of other payment service providers, by OTP Internet/Mobile Banking service. (included by Decision of Products and Pricing Committee from 01.11.2021, in force beginning 22.11.2021)	1 leu	- per one document
	C+ package of products to be applied to the clients with the Annual Sales of up to 50 million le s card of Multinational Payment System VISA	only, for a period of 12 mor	IINS.
II. REM	OTE BANKING SERVICES		
1	Business Internet Banking service - canceled from 01.04.2022		
2	OTP Internet/Mobile Banking service		
2.2.1.	Subscription to OTP Internet/Mobile Banking service (modified by Decision of Executive Committee from 10.03.2021, in force beginning 01.04.2021)	Free of charge	
2.2.2.	Monthly management of accounts through OTP Internet/Mobile Banking service (modified by Decision N.31 of Pricing Committee Meeting from 13.03.2023, in force beginning 21.04.2023)	75 lei	- to be charge on the last day of the current month for the previous month, - to be charge at the end of the month for the period of use of the service in the current month, if only the given service is abandoned, and the current accounts remain in force, - to not be charged when disconnecting the Internet and Mobile Banking Service, if all accounts are closed, - commission does not exclude charging for monthly maintenance of current account/s (p.1.2.1.)
		1	



	BANKING SERVICES	FEES / COMMISSIONS	NOTE
2.2.3.	Basic / Additional Access to accounts thorugh OTP Internet/Mobile Banking service (modified by Decision of Executive Committee from 10.03.2021, in force beginning 01.04.2021)	220 lei	 applicable only for access by Token device (including reissuing) per each access applicable once
Depending	on the Annual Sales of the Beneficiaries of the OTP Internet/Mobile Banking service, there are	re set the maximum secure li	* *
The maxim Annual Sal Annual Sal Annual Sal *-at the offi	um limits are set per transaction, as follows: es: 0 - 30 million lei - Maximum limit per tranzaction: 200 thousand EUR* es: 30 - 100 million lei - Maximum limit per tranzaction: 750 thousand EUR* es: over 100 million lei - Maximum limit per tranzaction: 3 million EUR* cial rate of NBM on the transaction date, in MDL and another currency, other than EUR.		
3	OTP SMS BANKING SERVICE		
221	Maintenance and service of personal accounts through OTP SMS Banking		
2.3.1.	Service: (modified by Decision N 31 of Pricing and Product Committee Meeting from 08.09.2022, in force beginning 26.09.2022)		
2.3.1.1	Subscription plan "START"	10 lei/0.70 lei for extra- messages	- monthly commission - will be charged in advance, on the anniversary date/commission for extra-messages not included in subscription - will be charged daily - first message from subscription plan for free*****
2.3.1.2	Subcription plan "50"	30 lei/0.6 lei for extra- messages	 monthly commission - will be charged in advance, on the anniversary date/commission for extra-messages not included in subscription - will be charged daily 50 SMS included per month*****
2.3.1.3	Subscription plan "150"	70 lei/0.5 lei for extra- messages	- monthly commission - will be charged in advance, on the anniversary date/commission for extra-messages not included in subscription - will be charged daily - 150 SMS included per month****
**** When	accessing all SMS included in subscription, each following SMS will be commissioned accord	ding to standard commission	applied for extra-messages.
III. CON	VENTIONS		
1	Payroll Project (card)		
3.1.1.	Transfer and payment of salaries to employees via the card accounts	According to the contract max. 0,80%	
IV. INTE	ERNATIONAL DEVELOPMENT		
1	Import letters of credit		
4.1.1.	Opening/raising the amount	0,25% from the amount, min. 50 EUR, max. 300 EUR	
4.1.2.	Guarantee fee		
4.1.2.1.	(introduced by President's of the Management Board Disposal from 17.07.2015, in force beginning with 10.08.2015)	Eroo of oborgo	
	Latter of Condition and the condition	Free of charge 2.4% annually from the	- the commission is charged monthly in
4.1.2.2.	(modified by Decision of the Product and Prices Committee of 08.07.2022, in force since 05.08.2022)	amount	advance on the anniversary date
4.1.3.	Organizing the acceptance of the L/C by foreign bank	30 EUR	
4.1.4.	Acceptance the L/C by foreign bank	De facto cost of the foreign bank	
4.1.5.	Modifying of the L/C	30 EUR	- except increase the amount
	Verification documents for letter of credit used by OTP Bank SA	0,20% from the amount, min. 50 EUR, max. 300 EUR	·
4.1.7.	Processing payment for L/C (modified by Decision of President of the Bank from 01.10.2009, in force beginning 06.01.2010)	min. 25 EUR, max. 300	- or to be paid the equivalent in MDL at the commercial selling non-cash exchange rate of the bank on the transaction day
	Divergences in presented documents	50 EUR	- from recipient
	Cancelling the letters of credit	30 EUR	
	Fee for release the documents without verification	15 EUR	- for one set of documents
2 4.2.1.	Export letters of credit First L/C notification	25 EUR	
4.2.2.	L/C notification	50 EUR	
		0,20% from the	



42.5. LC with cash collateral. IFI guarantees (EBRD) IFC etc.) 42.6. LC with cash collateral. IFI guarantees (EBRD) IFC etc.) 42.6. LC with cash collateral. IFI guarantees (EBRD) IFC etc.) 42.6. Landler of business (the collateral collater		BANKING SERVICES	IFFE / COMMISSIONS	I NOTE
42.5. L. Confirmation 42.5.1. L. Colline code collateral, IFT guaranties (EBPD, IFC etc.)	121		FEES / COMMISSIONS	NOTE
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### A.4.3. Payment incases of Occuments Commodited by Decision of President of the Bank from 01.10.2009, in force beginning 08.02.2010) ### A.4.4. Protest charges Commissions (notary, taxes)			0,25% from the amount	- or to be paid the equivalent in MDL at the
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4.5.2.4.		(modified by Decision of the Froutici and Frices Committee of 06.07.2022, In 10109 Since 05.06.2022)	•	,
(modified by Decision of the Product and Prices Committee of 08.07.2022, in force since 05.08.2022) amount advance on the anniversary date	4.5.2.4.		•	■
		(modified by Decision of the Product and Prices Committee of 08.07.2022, in force since 05.08.2022)	amount	advance on the anniversary date



	BANKING SERVICES	FEES / COMMISSIONS	NOTE
	Districted OLIVIOLO	0,20% of the amount	NOTE
4.5.3.	Receiving and checking payment request and another documents	min. 30 EUR, max. 200 EUR	
4.5.4.	Processing payment by checking payment (modified by Decision of President of the Bank from 01.10.2009, in force beginning 06.02.2010)	0,25% of the amount, min. 25 EUR, max. 300 EUR	- or to be paid the equivalent in MDL at the commercial selling non-cash exchange rate of the bank on the transaction day
4.5.5.	Other changes	50 EUR	
4.5.6.	Cancelling the guarantees / issued Stand-by letters of credit before the expire date	20 EUR	
4.5.7.	Authentication and presentation of requests for release from liabilities under the bank guarantee	20 EUR	
4.5.8.	Increase value and / or valability banking guarantees / Stand-by letters of credit (modified by Pricing Committee Minutes from 26.07.2018, in force beginning 20.08.2018)		
4.5.8.1.	- Guarantees secured by real estate / mobile goods	1% from the amount min. 100 EUR	
4.5.8.2.	- Guarantees secured by money blocked on current /deposit account	1% from the amount min. 100 EUR	
4.5.8.3.	- Guarantees secured by contra guarantee	Negotiable, min.75 EUR	
4.5.8.4.	- Unsecured guarantees (Included by Decision of the Product and Prices Committee of 08.07.2022, in force since 05.08.2022)	1% from the amount min. 100 EUR	
	on the complexity of the transactions conducted, the Bank may apply other values for commis ncluded by Decision of Pricing Committee from 21.09.2018, in force beginning 24.09.2018)	sions listed in subchapter 5	or Chapter 4 , the customer being notified in
6	Bank guarantees / received stand-by letters of credit		
4.6.1.	Guarantees / stand-by L/C notification to the client (modified by Decision of Product & Pricing Committee from 19.04.2021, in force beginning 14.06.2021)	50 EUR	
4.6.2.	Authentication of signatures and wording analysis of bank guarantees/ "stand-by" L/C received by the beneficiaries	50 EUR	
163	(modified and included by Pricing Committee Minutes from 01.08.2019, in force beginning 01.09.2019) Advising modifications	30 EUR	
4.0.3.	Authentication and presentation to the guarantor bank the benficiary letter	30 EUR	
4.6.4.	regarding the release from liabilities under the bank guarantee/stand-by LC (modified by Decision of Product & Pricing Committee from 19.04.2021, in force beginning 14.06.2021)	50 EUR	
4.6.5.	Authentication and presentation of demand for payment under the bank guarantee /stand-by LC	50 EUR	
7	Additional Services		
-	Additional Services Telecommunication expenses (SWIFT)	10 EUR	- each message - or to be paid the equivalent in MDL at the commercial selling non-cash exchange rate of the bank on the transaction day
4.7.1.		10 EUR De facto cost	- or to be paid the equivalent in MDL at the commercial selling non-cash exchange rate of
4.7.1. 4.7.2.	Telecommunication expenses (SWIFT)		- or to be paid the equivalent in MDL at the commercial selling non-cash exchange rate of the bank on the transaction day - per one consultation
4.7.1. 4.7.2. 4.7.3.	Telecommunication expenses (SWIFT) Documents transferred to banks by express post Consulting services Advising a Letter of Credit/ Bank Guarantee/ SBLC to a second advising bank or to the non-cliet	De facto cost	- or to be paid the equivalent in MDL at the commercial selling non-cash exchange rate of the bank on the transaction day
4.7.1. 4.7.2. 4.7.3. 4.7.4.	Telecommunication expenses (SWIFT) Documents transferred to banks by express post Consulting services Advising a Letter of Credit/ Bank Guarantee/ SBLC to a second advising bank or to the non-cliet (modified by Decision of Product & Pricing Committee from 19.04.2021, in force beginning 14.06.2021)	De facto cost 100 lei	- or to be paid the equivalent in MDL at the commercial selling non-cash exchange rate of the bank on the transaction day - per one consultation
4.7.1. 4.7.2. 4.7.3.	Telecommunication expenses (SWIFT) Documents transferred to banks by express post Consulting services Advising a Letter of Credit/ Bank Guarantee/ SBLC to a second advising bank or to the non-cliet	De facto cost 100 lei	- or to be paid the equivalent in MDL at the commercial selling non-cash exchange rate of the bank on the transaction day - per one consultation
4.7.1. 4.7.2. 4.7.3. 4.7.4.	Telecommunication expenses (SWIFT) Documents transferred to banks by express post Consulting services Advising a Letter of Credit/ Bank Guarantee/ SBLC to a second advising bank or to the non-cliet (modified by Decision of Product & Pricing Committee from 19.04.2021, in force beginning 14.06.2021)	De facto cost 100 lei	- or to be paid the equivalent in MDL at the commercial selling non-cash exchange rate of the bank on the transaction day - per one consultation - inclusively VAT
4.7.1. 4.7.2. 4.7.3. 4.7.4. 8	Telecommunication expenses (SWIFT) Documents transferred to banks by express post Consulting services Advising a Letter of Credit/ Bank Guarantee/ SBLC to a second advising bank or to the non-cliet (modified by Decision of Product & Pricing Committee from 19.04.2021, in force beginning 14.06.2021) Discounting letters of credit	De facto cost 100 lei 100 EUR 0,1% from the amount,	- or to be paid the equivalent in MDL at the commercial selling non-cash exchange rate of the bank on the transaction day - per one consultation - inclusively VAT - is charged in advance monthly or part of the month - or to be paid in the equivalent of the Discounting Letter of Credit currency at the National Bank exchange rate on the transaction
4.7.1. 4.7.2. 4.7.3. 4.7.4. 8	Telecommunication expenses (SWIFT) Documents transferred to banks by express post Consulting services Advising a Letter of Credit/ Bank Guarantee/ SBLC to a second advising bank or to the non-cliet (modified by Decision of Product & Pricing Committee from 19.04.2021, in force beginning 14.06.2021) Discounting letters of credit Arrangement commission (modified by Pricing Committee Minutes from 26.07.2018, in force beginning 20.08.2018)	De facto cost 100 lei 100 EUR 0,1% from the amount,	- or to be paid the equivalent in MDL at the commercial selling non-cash exchange rate of the bank on the transaction day - per one consultation - inclusively VAT - is charged in advance monthly or part of the month - or to be paid in the equivalent of the Discounting Letter of Credit currency at the National Bank exchange rate on the transaction day
4.7.1. 4.7.2. 4.7.3. 4.7.4. 8 4.8.1. V. SECI	Telecommunication expenses (SWIFT) Documents transferred to banks by express post Consulting services Advising a Letter of Credit/ Bank Guarantee/ SBLC to a second advising bank or to the non-cliet (modified by Decision of Product & Pricing Committee from 19.04.2021, in force beginning 14.06.2021) Discounting letters of credit Arrangement commission (modified by Pricing Committee Minutes from 26.07.2018, in force beginning 20.08.2018) JRITIES MARKET SERVICES State securities market services	De facto cost 100 lei 100 EUR 0,1% from the amount,	- or to be paid the equivalent in MDL at the commercial selling non-cash exchange rate of the bank on the transaction day - per one consultation - inclusively VAT - is charged in advance monthly or part of the month - or to be paid in the equivalent of the Discounting Letter of Credit currency at the National Bank exchange rate on the transaction
4.7.1. 4.7.2. 4.7.3. 4.7.4. 8 4.8.1. V. SECI 1 5.1.1.	Telecommunication expenses (SWIFT) Documents transferred to banks by express post Consulting services Advising a Letter of Credit/ Bank Guarantee/ SBLC to a second advising bank or to the non-cliet (modified by Decision of Product & Pricing Committee from 19.04.2021. in force beginning 14.06.2021) Discounting letters of credit Arrangement commission (modified by Pricing Committee Minutes from 26.07.2018, in force beginning 20.08.2018) JRITIES MARKET SERVICES State securities market services Opening of cash account for operations (modified by Pricing Committee Minutes from 21.09.2018, in force beginning 24.09.2018) Services for purchasing state securities on the primary and secondary markets (depending on the value of transactions) (modified by Pricing Committee Minutes from 30.11.2018,	De facto cost 100 lei 100 EUR 0,1% from the amount, min. 30 EUR	- or to be paid the equivalent in MDL at the commercial selling non-cash exchange rate of the bank on the transaction day - per one consultation - inclusively VAT - is charged in advance monthly or part of the month - or to be paid in the equivalent of the Discounting Letter of Credit currency at the National Bank exchange rate on the transaction day Single commission. Is charged on account
4.7.1. 4.7.2. 4.7.3. 4.7.4. 8 4.8.1. V. SECI 1 5.1.1.	Telecommunication expenses (SWIFT) Documents transferred to banks by express post Consulting services Advising a Letter of Credit/ Bank Guarantee/ SBLC to a second advising bank or to the non-cliet (modified by Decision of Product & Pricing Committee from 19.04.2021. in force beginning 14.06.2021) Discounting letters of credit Arrangement commission (modified by Pricing Committee Minutes from 26.07.2018, in force beginning 20.08.2018) JRITIES MARKET SERVICES State securities market services Opening of cash account for operations (modified by Pricing Committee Minutes from 21.09.2018, in force beginning 24.09.2018) Services for purchasing state securities on the primary and secondary markets	De facto cost 100 lei 100 EUR 0,1% from the amount, min. 30 EUR	- or to be paid the equivalent in MDL at the commercial selling non-cash exchange rate of the bank on the transaction day - per one consultation - inclusively VAT - is charged in advance monthly or part of the month - or to be paid in the equivalent of the Discounting Letter of Credit currency at the National Bank exchange rate on the transaction day Single commission. Is charged on account opening
4.7.1. 4.7.2. 4.7.3. 4.7.4. 8 4.8.1. V. SECI 1 5.1.1.	Telecommunication expenses (SWIFT) Documents transferred to banks by express post Consulting services Advising a Letter of Credit/ Bank Guarantee/ SBLC to a second advising bank or to the non-cliet (modified by Decision of Product & Pricing Committee from 19.04.2021, in force beginning 14.06.2021) Discounting letters of credit Arrangement commission (modified by Pricing Committee Minutes from 26.07.2018, in force beginning 20.08.2018) JRITIES MARKET SERVICES State securities market services Opening of cash account for operations (modified by Pricing Committee Minutes from 21.09.2018, in force beginning 24.09.2018) Services for purchasing state securities on the primary and secondary markets (depending on the value of transactions) (modified by Pricing Committee Minutes from 30.11.2018, in force beginning 03.12.2018)	De facto cost 100 lei 100 EUR 0,1% from the amount, min. 30 EUR	- or to be paid the equivalent in MDL at the commercial selling non-cash exchange rate of the bank on the transaction day - per one consultation - inclusively VAT - is charged in advance monthly or part of the month - or to be paid in the equivalent of the Discounting Letter of Credit currency at the National Bank exchange rate on the transaction day Single commission. Is charged on account
4.7.1. 4.7.2. 4.7.3. 4.7.4. 8 4.8.1. V. SECI 1 5.1.1.	Telecommunication expenses (SWIFT) Documents transferred to banks by express post Consulting services Advising a Letter of Credit/ Bank Guarantee/ SBLC to a second advising bank or to the non-cliet (modified by Decision of Product & Pricing Committee from 19.04.2021. in force beginning 14.06.2021) Discounting letters of credit Arrangement commission (modified by Pricing Committee Minutes from 26.07.2018, in force beginning 20.08.2018) JRITIES MARKET SERVICES State securities market services Opening of cash account for operations (modified by Pricing Committee Minutes from 21.09.2018, in force beginning 24.09.2018) Services for purchasing state securities on the primary and secondary markets (depending on the value of transactions) (modified by Pricing Committee Minutes from 30.11.2018, in force beginning 03.12.2018) - up to 1 000 000,00 MDL	De facto cost 100 lei 100 EUR 0,1% from the amount, min. 30 EUR 50 lei 0,40% min. 50.00 MDL 0,25% min. 4 000.00 MDL 0,15%, min. 7 500,00 MD	- or to be paid the equivalent in MDL at the commercial selling non-cash exchange rate of the bank on the transaction day - per one consultation - inclusively VAT - is charged in advance monthly or part of the month - or to be paid in the equivalent of the Discounting Letter of Credit currency at the National Bank exchange rate on the transaction day Single commission. Is charged on account opening From transaction value. Is charged on settlements related to the registered
4.7.1. 4.7.2. 4.7.3. 4.7.4. 8 4.8.1. V. SECI 1 5.1.1.	Telecommunication expenses (SWIFT) Documents transferred to banks by express post Consulting services Advising a Letter of Credit/ Bank Guarantee/ SBLC to a second advising bank or to the non-cliet (modified by Decision of Product & Pricing Committee from 19.04.2021, in force beginning 14.06.2021) Discounting letters of credit Arrangement commission (modified by Pricing Committee Minutes from 26.07.2018, in force beginning 20.08.2018) JRITIES MARKET SERVICES State securities market services Opening of cash account for operations (modified by Pricing Committee Minutes from 21.09.2018, in force beginning 24.09.2018) Services for purchasing state securities on the primary and secondary markets (depending on the value of transactions) (modified by Pricing Committee Minutes from 30.11.2018, in force beginning 03.12.2018) - up to 1 000 000,00 MDL - from 1 000 001,00 up to 3 000 000,00 MDL	De facto cost 100 lei 100 EUR 0,1% from the amount, min. 30 EUR 50 lei 0,40% min. 50.00 MDL 0,25% min. 4 000.00 MDL	- or to be paid the equivalent in MDL at the commercial selling non-cash exchange rate of the bank on the transaction day - per one consultation - inclusively VAT - is charged in advance monthly or part of the month - or to be paid in the equivalent of the Discounting Letter of Credit currency at the National Bank exchange rate on the transaction day Single commission. Is charged on account opening From transaction value. Is charged on settlements related to the registered
4.7.1. 4.7.2. 4.7.3. 4.7.4. 8 4.8.1. V. SECI 1 5.1.1. 5.1.2.	Telecommunication expenses (SWIFT) Documents transferred to banks by express post Consulting services Advising a Letter of Credit/ Bank Guarantee/ SBLC to a second advising bank or to the non-cliet (modified by Decision of Product & Pricing Committee from 19.04.2021. in force beginning 14.06.2021) Discounting letters of credit Arrangement commission (modified by Pricing Committee Minutes from 26.07.2018, in force beginning 20.08.2018) JRITIES MARKET SERVICES State securities market services Opening of cash account for operations (modified by Pricing Committee Minutes from 21.09.2018, in force beginning 24.09.2018) Services for purchasing state securities on the primary and secondary markets (depending on the value of transactions) (modified by Pricing Committee Minutes from 30.11.2018, in force beginning 03.12.2018) - up to 1 000 000,00 MDL - from 1 000 001,00 up to 3 000 000,00 MDL - from 3 000 001,00 and more Services for selling state securities on the secondary market (Included by Decision of Pricing Committee from 30.11.2018, in force beginning 03.12.2018)	De facto cost 100 lei 100 EUR 0,1% from the amount, min. 30 EUR 50 lei 50 lei 0,40% min. 50.00 MDL 0,25% min. 4 000.00 MDL 0,15%, min. 7 500,00 MD The commission is charged in the amount of 50% of the commissions for the purchasing	- or to be paid the equivalent in MDL at the commercial selling non-cash exchange rate of the bank on the transaction day - per one consultation - inclusively VAT - is charged in advance monthly or part of the month - or to be paid in the equivalent of the Discounting Letter of Credit currency at the National Bank exchange rate on the transaction day Single commission. Is charged on account opening From transaction value. Is charged on settlements related to the registered transactions From transaction value. Is charged on settlements related to the registered
4.7.1. 4.7.2. 4.7.3. 4.7.4. 8 4.8.1. V. SECI 1 5.1.1. 5.1.2.	Telecommunication expenses (SWIFT) Documents transferred to banks by express post Consulting services Advising a Letter of Credit/ Bank Guarantee/ SBLC to a second advising bank or to the non-cliet (modified by Decision of Product & Pricing Committee from 19.04.2021. in force beginning 14.06.2021) Discounting letters of credit Arrangement commission (modified by Pricing Committee Minutes from 26.07.2018, in force beginning 20.08.2018) JRITIES MARKET SERVICES State securities market services Opening of cash account for operations (modified by Pricing Committee Minutes from 21.09.2018, in force beginning 24.09.2018) Services for purchasing state securities on the primary and secondary markets (depending on the value of transactions) (modified by Pricing Committee Minutes from 30.11.2018, in force beginning 33.12.2018) - up to 1 000 000,00 MDL - from 1 000 001,00 up to 3 000 000,00 MDL - from 3 000 001,00 and more Services for selling state securities on the secondary market (Included by Decision of Pricing Committee from 30.11.2018, in force beginning 03.12.2018)	De facto cost 100 lei 100 EUR 0,1% from the amount, min. 30 EUR 50 lei 50 lei 0,40% min. 50.00 MDL 0,25% min. 4 000.00 MDL 0,15%, min. 7 500,00 MD The commission is charged in the amount of 50% of the commissions for the purchasing	- or to be paid the equivalent in MDL at the commercial selling non-cash exchange rate of the bank on the transaction day - per one consultation - inclusively VAT - is charged in advance monthly or part of the month - or to be paid in the equivalent of the Discounting Letter of Credit currency at the National Bank exchange rate on the transaction day Single commission. Is charged on account opening From transaction value. Is charged on settlements related to the registered transactions From transaction value. Is charged on settlements related to the registered



BANKING SERVICES	FEES / COMMISSIONS	NOTE
5.2.2. Reception and transmission of orders in relation to financial instruments (Included by Decision of Pricing Committee from 21.09.2018, in force beginning 24.09.2018)	50 lei	For one order. Is charged regardless of whether or not the transaction has been recorded on Order.
Particpation in open outcry auctions 5.2.3. (Included by Decision of Pricing Committee from 21.09.2018, in force beginning 24.09.2018)	100 MDL	For one application. Is charged regardless of whether or not the transaction has been recorded on Application.
5.2.4. Brokerage operations in dependence of transactions value: (Included by Decision of Pricing Committee from 21.09.2018, in force beginning 24.09.2018)		
5.2.4.1 up to 10 000 lei	5%, min 75 lei	
5.2.4.2 from 10 001 up to 25 000 lei	4%, min. 500 lei	
5.2.4.3 from 25 001 up to 50 000 lei	3%, min. 1 000 lei	
5.2.4.4 from 50 001 up to 100 000 lei	2%, min. 1 500 lei	
5.2.4.5 from 100 001 up to 250 000 lei	1%, min. 2 000 lei	- from transaction value, Is charged on
5.2.4.6 from 250 001 up to 500 000 lei	0,75%, min. 2 500 lei	settlements related to the registered
5.2.4.7 from 500 001 up to 1 000 000 lei	0,50%, min. 3 750 lei	transactions
5.2.4.8 from 1 000 001 up to 2 500 000 lei	0,40%, min. 5 000 lei	
5.2.4.9 from 2 500 001 up to 5 000 000 lei	0,30%, min. 10 000 lei	
5.2.4.10 from 5 000 001 up to 10 000 000 lei	0,20%, min. 15 000 lei	
5.2.4.11 from 10 000 001 lei and more	0,10%, min. 20 000 lei	
Failed transactions due to cancellation or the expiry of the customer order and 5.2.5. customer's refusal to submit another order similar to the same actions (Included by Decision of Pricing Committee from 21.09.2018, in force beginning 24.09.2018)	lei250	Is charged after Order cancellation / expiration.
5.2.6. Investment consulting	According to the contract	- plus VAT
5.2.7. Underwriting and/or placement of financial instruments services (Included by Decision of Pricing Committee from 21.09.2018, in force beginning 24.09.2018)	According to the contract	
5.2.8. Fusion and incorporate transactions	According to the contract	- plus VAT
5.2.8. Processing of investment offers and stock shares sale (Included by Decision of Pricing Committee from 21.09.2018, in force beginning 24.09.2018)	According to the contract	

Note: For services not included in this compartment, commissions and fees are agreed with the customer. (Included by Decision of Pricing Committee from 21.09.2018, in force beginning 24.09.2018)

VI. MISCELLANEOUS SERVICES

1	Safe deposit box rent		
1.1.	The tariffs to be apply for contracts signed until 31.12.2019		
6.1.1.	Safe rent (modified by Management Board's Excerpt of Minutes from 25.01.2017, in force beginning with 01.03.2017) - for term 3 months	300 lei / per month	- inclusively VAT
	- for term 6 months	240 lei /per month	- regardless of size
	- for term 12 months	180 lei / per month	ŭ
6.1.2.	Penalty for cancellation of the contract (introduced by Management Board's Excerpt of Minutes from 25.01.2017, in force beginning 01.03.2017)	25% from the rent (p.6.1.1.), for the entire contract period.	
6.1.3.	Caution for holding the key (modified by Decision of President of the Bank from 11.07.2014, in force beginning 01.08.2014)	1 000 lei/key	caution amount will be reimbursed at the expiration date of the contract
6.1.4.	Penalty for delayed key return, in case the contract has expired (modified by Decision of President of the Bank from 21.01.2010, in force beginning 06.02.2010)	1,25% from the caution amount for holding the key (p.6.1.4.), for each delayed day	
6.1.5.	Penalty for delayed monthly rent payments (modified by Decision of President of the Bank from 21.01.2010, in force beginning 06.02.2010)	0,8% from monthly payment for safe rent (p.6.1.1.) for each delayed day	
6.1.6.	Fine for safe enforced opening (introduced by Decision of President of the Bank from 11.07.2014, in force beginning 01.08.2014)	1 000 lei	- the fine is charged at the moment of opening the safe box
1.2.	The tariffs to be apply for contracts signed/ renew since 01.01.2	020	
6.1.7.	Safe rent (modified by Decision of Pricing Committee from 13.12.2019, in force beginning with 01.01.2020) - for term 1 month	900 lei	- inclusively VAT - paid at the moment of contract signing or
	- for term 3 months	1800 lei	contract renewal, for integral period
	- for term 6 months	2880 lei	- regardless of sizepaid at the moment of
	- for term 12 months	4320 lei	contract signing or contract renewal, for integral period
6.1.8.	Caution for holding the key (modified by Decision of Pricing Committee from 13.12.2019, in force beginning with 01.01.2020)	2 000 lei/key	- caution amount will be reimbursed at the expiration date of the contract
6.1.9.	Penalty for monthly keeping the goods after the expiry of the term of rent of the safe box (Included by Decision of President of the Bank from 13.12.2019, in force beginning 01.01.2020)	750 lei	for each month [including incomplete] of keeping the goods after the expiry of the term of rent of the safe box
6.1.10.	Fine for safe enforced opening (modified by Decision of Pricing Committee from 13.12.2019, in force beginning with 01.01.2020)	2 000 lei	- the fine is charged at the moment of opening the safe box



	BANKING SERVICES	FEES / COMMISSIONS	NOTE
2	Other services	II EEG / GOWIWIIGGIONG	NOTE
6.2.1.	Sending the documents through the simple post:		
6.2.1.1.	(modified by Decision of President of the Bank from 10.10.2014, in force beginning 10.11.2014) - within the locality	10 lei	
6.2.1.2.	- outside the locality	20 lei	- per one document
6.2.2.	Fax message: (modified by Decision of President of the Bank from 10.10.2014, in force beginning 10.11.2014)		
6.2.2.1.		25 lei	- per one page
6.2.2.2.	- outside of Republic of Moldova	60 lei	- inclusively VAT
6.2.3.	Confirming account balances or preparing other information provided at the request of the auditor or others correspondent bank	50 USD	- per one request
6.2.4.	Courier service for sending the documents (introduced by Decision of President of the Bank from 10.10.2014, in force beginning 10.11.2014)	De facto cost	 to be charged at the moment of tranzaction or after tranzaction execution including VAT
6.2.5.	Sending the documents through the simple post: (introduced by Decision of President of the Bank from 10.10.2014, in force beginning 10.11.2014)	De facto cost	- to be charged at the moment of tranzaction or after tranzaction execution
VII. BAI	NK LENDING OPERATIONS **		arter tranzaction execution
1	Loans for working capital/Investment Loans/Credit Lines (modified by	Decision of the Deadust and Drives	Committee of 25 07 2003 in force since 05 00 2000)
•	Coans for working capital/investment Coans/Credit Lines (modified by	ı	committee of 25.07.2022, in force since 05.08.2022)
7.1.1.	File review fee	According to the contract	- is charged including for frame agreements
7.1.2.	Credit granting fee	According to the contract	- is charged including when renewing credit lines
7.1.3.	Management Fee	According to the	
714	Non-use fee	contract According to the	
		contract According to the	
7.1.5.	Rescheduling (restructuring / rollover) fee	contract	
7.1.6.	Early repayment fee	According to the contract	
7.1.7.	Credit repayment deferral/Credit repayment date change fee	According to the contract	
7.1.8.	Fee for / replacement / partial release of Collateral	According to the contract	- is charged including for frame agreements
7.1.9.	Fee related to change of other contract clauses	According to the contract	- is charged including for frame agreements
7.1.10.	Waiver fee	According to the contract	
7.1.11.	Commission for the conversion of credit resources granted from international projects	According to the contract	
7.1.12.	Issuing letter for collateral of 2 level (valid for contracts signed up to 28.02.2019)	Contract	
7.1.12.1.	-for SME and Corporate clients	1.5%, min 2000 lei	- from the collateral value
7.1.12.2.		1.5%, min 1500 lei	
2	Issuance of MDL bank guarantees Commission for approval of banking guarantees	T	
7.2.1.	Commission for approval of banking guarantees (modified by Management Board's Excerpt of Minutes from 16.11.2016, in force beginning with 01.03.2017)		
7.2.1.1.	- Guarantees secured by real estate / mobile goods	1% from the amount min.500 lei	
7.2.1.2.	- Guarantees secured by money blocked on current/deposit account	1% from the amount	
7040		min.500 lei Negociable,	
7.2.1.3.	- Guarantees secured by contra guarantee	min.150 EUR	
7.2.1.4.	- Unsecured guarantees (introduced by Decision of Product & Pricing Committee from 14.08.2020, in force beginning 14.09.2020)	1% from the amount min.500 lei	
7.2.2.	Guarantee commission		
	(modified by Decision of President of the Bank from 17.12.2014, in force beginning 12.01.2015)	3.0% annually from the	the commission is shorted to satisfy its
7.2.2.1.	- Guarantees secured by real estate / mobile goods (modified by Decision of the Product and Prices Committee of 08.07.2022, in force since 05.08.2022)	amount, min.50 lei monthly	- the commission is charged monthly in advance on the anniversary date
7.2.2.2.	- Guarantees secured by money blocked on current account/ guarantee deposit without interest	Free of charge	- exception - guaranties secured partly by cash collateral - in this case will be aplied commission p.4.5.2.1
7.2.2.3.	- Guarantees secured by contra guarantee (modified by Decision of the Product and Prices Committee of 08.07.2022, in force since 05.08.2022)	0.12%-5.04% annually from the amount min. 50 EUR monthly	- the commission is charged monthly in advance on the anniversary date
7.2.2.4.	- Unsecured guarantees (modified by Decision of the Product and Prices Committee of 08.07.2022, in force since 05.08.2022)	5.4% annually from the amount min.100 lei monthly	- the commission is charged monthly in advance on the anniversary date
7.2.3.	Other changes	lei250	
7.2.4.	Receipt and verification of the payment request and related documents	0,20% from the amount min. 200 lei, max. 2 000 lei	
L			l .



	BANKING SERVICES	FEES / COMMISSIONS	NOTE
7.2.5.	Payment according to the payment request	0,20% from the	
2.0.	r dymonic docording to the paymonic request	amount,	
	Increase value and/or validity of bank guarantee		
	imodified by Pricing Committee Minutes from 26.07.2018, in force beginning 20.08.2018)		
7.2.6.1.	- Guarantees secured by real estate / mobile goods	1% from the amount	
		min.500 lei	
7.2.6.2.	- Guarantees secured by money blocked on current/deposit account	1% from the amount	
		min.500 lei	
7.2.6.3.	- Guarantees secured by contra guarantee	Negociable,	
		min.75 EUR	
7.2.6.4.	- Unsecured guarantees	1% from the amount	
	(Included by Decision of the Product and Prices Committee of 08.07.2022, in force since 05.08.2022)	min.500 lei	

Depending on the complexity of the transactions conducted, the Bank may apply other values for commissions listed in subchapter 2 of Chapter 7, the customer being notified in advance (Included by Decision of Pricing Committee from 21.09.2018, in force beginning 24.09.2018)

3	Other operations regarding MDL bank guarantees				
7.3.1	Authentication and submission of payment claims to the execution of bank	250 lei			
7.3.1	guarantees at the client's request	250 161			
7.3.2	Text analysis of the bank guarantee received directly by the client	150 lei			
	Authentication of the signature from the Bank Guarantees received directly by the				
7.3.3	beneficiary	250 lei			
	(included by Pricing Committee Minutes from 26.07.2018, in force beginning 20.08.2018)				

Depending on the complexity of the transactions conducted, the Bank may apply other values for commissions listed in subchapter 3 of Chapter 7, the customer being notified in advance. (Included by Decision of Pricing Committee from 21.09.2018, in force beginning 24.09.2018)

7.4.1.	Financial Leasing (modified by Decision of the Product and Prices Committee of 25.07.2022, in force since File review fee	According to the	
	i lie review ree	contract	
7.4.2.	Unique interest for leasing	According to the	
		contract	
7.4.3.	Rescheduling (restructuring / rollover) fee	According to the	
		contract	
7.4.4.	Early repayment fee	According to the	
	- Lany repayment rec	contract	
7.4.5.	Leasing repayment deferral/Leasing repayment date change fee	According to the	
		contract	
7.4.6.	Fee related to change of other contract clauses	According to the	
		contract	
747	Assignment of leasing agreement	According to the	
1.4.1.	Assignment of leasing agreement	contract	
748	Pre-financing interest	According to the	
	The initiation with the second	contract	
5	Factoring (included based on the Minutes of the Products and Prices Committee from 09.07.2021, in force since	19.07.2021)	
	Fee for granting/extending the validity/increasing the factoring frame agreement (modified by Decision of Pricing Committee from 28.03.2022, in force beginning 04.04.2022)	0%	- from the value of the factoring frame agreement (or to the amount by which the
7.5.1.			factoring frame agreement is increased) - is charged on the date of signing the factor contract/additional agreement
	Factoring fee (modified by Decision of Pricing Committee from 28.03.2022, in force beginning 04.04.2022)	1%	is noted in advance from the naminal value
		min. 50 MDL / 10 EUR/ 10 USD per invoice	is paid in advance from the nominal value one invoice
7.5.3.	Financing fee	According to the contract	 is paid in advance from the financed amou of the invoice, calculated for the financing period
7.5.4.	Penalty financing fee	A 1::	- applies to the unpaid amount of the invoice
		According to the contract	from the day immediately following the due date of the invoice until the date of charging the invoice
	Modification fee	1,000 lei	- charged on the day of signing the additiona

With changes and additions, according to the President of the Management Board Decision, in force starting with:

- 20.04.2009 new fees
- 18.09.2009 modification of p.7.1.1. and p.7.2.1.
- 16.11.2009 modification of Ch.I, Ch.II, Ch.IV, Ch.VI and Ch.VII
- 06.02.2010 modification of Ch.I, Ch.II, Ch.IV, Ch.V, and Ch.VI
- 01.03.2010 modification of p.2.1.1.

**derogations to commission are performed according to the internal bank procedures

- 01.04.2010 modification of p.1.1.3., 1.1.7. and 1.2.1.
- 01.06.2010 addition point in Ch.I
- 06.08.2010 addition point in Ch.I
- 29.10.2010 modification of p.4.5.2. and p.7.5.2.
- 01.01.2011 modification and addition in Ch.I and Ch.II
- 30.03.2011 addition p.10 and modification of p.1.6.3. and p.1.7.2.
- 05.05.2011 modification of p.1.1.1. and p.1.1.5.



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- 01.06.2011 addition p.11 in Ch.I
- 01.08.2011 modification, addition points in Ch.VII
- 17.08.2012 modification and addition in Ch.I, Ch.V and Ch.VI
- 29.11.2012 addition Ch. VIII
- 03.04.2013 addition Ch. I
- 17.06.2013 modification and addition in Ch.I, Ch.VI and Ch.VII
- 15.08.2013 modification and addition in Ch.I
- 18.09.2013 addition in Ch. VI p. 6.2.3. and modification in Ch.I p1.6.7., Ch VII
- 13.12.2013 modification of Ch.VII
- 01.03.2014 addition in Ch. II: point 2
- $-03.03.2014-modification\ of\ p.\ 1.1.1,\ 1.1.5,\ 1.2.1.2,\ 1.2.1.3,\ 1.3.2,\ 1.3.3,\ 1.3.4,\ 1.6.3,\ 1.7.2,\ deleted\ p.\ 1.3.4,\ 1.6.3,\ p.\ 1.7.2,\ p.\ 1.3.4,\ p.\ 1.6.3,\ p.\ 1.7.2,\ p.\ 1.3.4,\ p.\ 1.6.3,\ p.\ 1.7.2,\ p.\ 1.3.4,\ p.\ 1.6.3,\ p.\ 1.7.2,\ p.\ 1.6.3,\ p$
- 01.04.2014 modification and addition in Ch.IV: p. 4.1.2, 4.1.10, 4.2.5, 4.2.6, 4.2.10
- 15.04.2014 modification and addition in Ch.IV: p. 4.5.1, 4.5.2, modification and addition in Ch.VII: p.7.5.1, 7.5.2
- 01.07.2014 modification in Ch.I: p. 1.6.3, addition in Ch.VII: p.7.1.10, p. 7.2.10, p.7.3.10
- 01.08.2014 modification and addition Ch. I: p. 1.7.2, Ch. VI: p. 6.1.2, 6.1.4, 6.1.7, addition Ch. VII: p. 7.1.11, 7.2.11
- 15.09.2014 modification and addition Ch. I: p. 1.1.9, 1.1.10, 1.3.2, 1.8.3, 1.8.4, 1.8.5 Ch. II: p. 2.1.9
- 10.11.2014 modification and addition Ch. VI: p. 6.2.1, 6.2.2, 6.2.5, 6.2.6, modification and addition Ch. VII: p. 7.7.1, 7.7.8
- 12.01.2015 modification and addition Ch. IV: p. 4.5.1, 4.5.2, 4.5.8 modification and addition Ch. VII: p.7.5.1, 7.5.2, 7.5.6
- 09.03.2015 modification Ch. VII: p. 7.1.10, 7.2.10, 7.2.11
- 27.04.2015 addition of point 3, chapter II MobiasSMS tariffs
- 10.08.2015 modification and B441 of Ch. I: p. 1.4.1.1-1.4.1.3, modification Ch. I: p. 1.4.3, 1.7.9, modification Ch IV: 4.1.2.
- 01.02.2016 addition of p.1.2.2, p. 1.4.4 1.4.9, Chapter I
- 01.08.2016 modification of Ch. I: p. 1.4.7
- 17.10.2016 addition of Ch. IV: p. 4.5.1.1. 4.5.1.2. modification and addition Ch. IV: p. 4.9.1
- 01.02.2017 modification and addition in Ch.l p. 1.3.1, 1.3.2, 1.3.3, 1.8.3
- 01.03.2017 modification and addition in Ch.IV, VI, VII
- 01.04.2017 modification and addition in Ch.XI, p. 1.11.1.2.1., 1.11.1.2.2.
- 26.06.2017 modification of Ch. I: p. 1.4.7
- 13.11.2017 addition in Ch. VI: p. 1.6.10, modification and addition in Ch. VII: p. 1.7.1, 1.7.2., 1.7.3., 1.7.4., 1.7.5., 1.7.6., 1.7.7., 1.7.8.,
- 20.08.2018 modification CP.I: p 1.9.2, Cp. IV: p. 4.5.8, 4.9.1, modification Cp. VII: p. 7.2.6, 7.3.3, 7.4.8 24.09.2018 modification CP.I: p 1.7.1, Cp. V, modification and addition in Ch IV and in Ch. VII
- 03.12.2018 modification CP.I: p 1.8.1, modification and addition in Cp. V: p 5.1.2, p 5.1.3., excluded Cp. VIII
- 04.02.2019 modification of Section I, Ch. I: p.1.1.1, 1.1.5; Ch. VI: pct.1.6.2.2, 1.6.3, 1.6.6.2, addition of p.1.6.6.3; modification of Ch.
- VIII: p. 1.8.4; modification of Section II, addition of Ch.II; modification and addition of the Annexx 1
- 03.06.2019 addition in Ch.I p.1.5.1, 1.5.2, modification and addition in Ch.I.p.9 (p.1.9.2.1., p.1.9.2.2.), addition in Ch.VII: p 7.1.12.
- 21.08.2019 modification Ch.I: p. 1.1.3., pct. 1.2.1., addition Ch.I: p. 1.1.1.1.
- 01.09.2019 modification Ch.I: p. 1.6.3., pct. 1.6.6.2., addition Ch.I: p. 1.6.3.1., 1.6.3.2., modification Ch.IV: p. 4.6.2, addition Ch. IV p. 4.7.4, excluded Ch IV: p. 7
- 01.11.2019 modification Ch.II: p. 2.3.1., excluded Cap.II: pct. 2.3.1.1., 2.3.1.2., 2.3.1.3., 2.3.1.4.
- 01.01.2020 modification Ch.I: p 1.7.1., excluded Ch.I: p. 1.2.2., 1.4.4., 1.4.5., 1.4.6., 1.4.7., 1.4.8., 1.4.9., addition Ch. VI, p. 6.1.7.-
- 6.1.10.; addition Ch.VII: p. 7.4.9. modification of CP. I: p. 1.6.2.2., 1.6.3., 1.6.3.2., 1.6.6.2., 1.6.7.2., 1.8.4.; excluded Ch.II, p. 2.1.1.,
- 2.1.2., 2.1.3., 2.1.4., 2.1.5., 2.1.6., 2.1.7, 2.1.8. 18.06.2020 addition to Ch.I, p. 1.1.1., 1.1.5.
- 14.09.2020 addition to Ch.IV: p. 4.5.1.4., 4.5.2.4., Ch.VII: p. 7.2.1.4., 7.2.2.4.
- 08.02.2021 addition to the Ch. I: p. 1.1.1., 1.1.2, 1.1.5., 1.1.6., 1.6.2.2., 1.6.3.2., 1.6.6.2, 1.6.6.3., 1.6.7.1., 1.6.7.1., 1.6.7.2., 1.8.4., Ch. II: comp. 2; including into the Ch I, of the comp. 12;
- excluded comp. 3 of Ch.II. modification to the Ch. I: p. 1.1.1., 1.1.2, 1.1.5., 1.1.6., 1.6.2.2., 1.6.3.2., 1.6.6.2, 1.6.6.3., 1.6.7.1., 1.6.7.2., 1.8.4., Ch..II: comp. 2; modification the Ch I, of the p. 1.12.1.1.
- 14.06.2021 addition to Ch.I, Comp. 12; modification of Ch.I, p. 1.6.6., 1.6.7.2. and 1.6.8., modification of Ch.IV, p.4.6.1., 4.6.4., 4.7.4
- 19.07.2021 addition to Ch. VII, comp.5: p. 7.5.1., 7.5.2., 7.5.3., 7.5.4., 7.5.5.; modification into the Ch.I, canceling of the commissions 1.6.7., 1.6.8., addition of the commissions 1.2.1.4, 1.2.1.5
- -22.11.2021 modification Ch. I comp. 6: p. 1.6.2.1., 1.6.3.1., 1.6.6.1., comp. 7: p. 1.7.10., comp. 12: p. 1.12.1., addition Ch. I comp.6: p. 1.6.6.1.1., 1.6.6.1.2., comp.12: p. 1.12.2.
- -01.04.2022 addition to Chap.I comp. 1.
- -04.04.2022 modification Ch.VII comp 5, p. 7.5.1. 7.5.2.
- 05.08.2022, addition Ch. I, p. 1.6.6.1.3, Ch. IV, p. 4.5.8.4., Ch. VII, p. 7.2.6.4., modification Ch. I, p. 1.2.1.1, 1.2.1.2, 1.2.1.3, 1.2.1.4,
- 1.2.1.5, p. 1.11.1.2.1, 1.11.1.2.2, 1.11.1.2.3, 1.12.1.1, 1.12.2.1, Ch. II, p. 2.2.2, 2.3.1.1, 2.3.1.2, 2.3.1.3, Ch. IV, p. 4.1.2.2.; 4.2.5.1.;
- 4.2.5.2.; 4.5.2.1.; 4.5.2.3.; 4.5.2.4., Ch. VII, p. 7.2.2.1.; 7.2.2.3.; 7.2.2.4., Ch. VII, section 1.; 4., excluded Ch. II, p. 2.1.1, 2.1.2, 2.1.3., Ch. VII, p. 7.1.1.1.; 7.1.1.2.; 7.1.1.3; 7.1.10.1.; 7.1.10.2; 7.1.10.3; 7.4.8.
- 26.09.2022 modification Ch. I, p. 1.1.10, section 7, p. 1.7.2., 1.7.4., 1.7.6., 1.7.7., 1.7.8., 1.7.9, 1.7.10, modification Ch. II, section 3
- 07.11.2022 modification Annex 1
- 10.03.2023 modification Annex 1
- 21.04.2023 modification Chap. I, p.1.2.1.1, 1.2.1.2, 1.2.1.3, 1.12.1.1, 1.12.2.1, Chap. II, p.B493 2.2.2
- -05.05.2023 modification Annex 1
- 24.10.2023 modification and addition in Ch.l p. 1.1.11., 1.2.1., and 1.2.2.
- 01.11.2023 modification Ch. I, p. 1.2.1.1., 1.2.1.2., 1.2.1.3, 1.6.2.1., 1.6.6.1.1., 1.6.6.1.2., 1.6.6.2.1., 1.9.3., addition p. 1.6.6.2.2., 1.8.2.1., 1.8.2.2., 1.8.5.1.1., 1.8.5.1.2., 1.8.8.1., 1.8.8.2.
- 01.12.2023 modification Chap. I, p 1.4.1.2., addition p. 1.6.1.1., 1.6.1.2.

Information on cut off time

for presenting to the Bank of payment orders in national and foreign currency for execution in the same banking day

		Currency		Cut Off Time		
Period	Transfer type			Submitted on paper	Submited through OTP Internet/Mobile Banking service****	Through MT101*
	Inter-bank	MDL	Urgent	17:00	19:40****	-
			Normal	17:00	18:40	17:45
		RUB		14:30	14:30*	14:30
		EUR		15:30	15:30*	15:30
		USD		15:30	16:00*	15:30
Monday		Other currencies (CHF, GBP, CAD, RON, etc.)		13:00	13:00*	13:00
- Friday	Foreign exchange	-		17:00	17:00*	-
	Payroll	MDL, EUR		17:00	20.45	-
	Inter-bank to third parties	RUB, EUR, USD, alte valute		16:00**		
			MDL			
	Intra-bank between own accounts	RU	EUR, USD, B, other rencies	17:00**	20:45***	17:45**

^{*-}In case of days with reduced working program, the cut of time will be adjusted accordingly

Payment orders presented after cut off time will be took over by the Bank for execution in the next banking day.

Execution date of a payment established by the client can be other than issuance date of payment order, but will not exceed 10 banking days. The cut off time applied for authorization such payments in MDL in OTP Internet/Mobile Banking on the day of its execution is 5:40 p.m.

^{**-} on the working days of the Branch

^{***-} available in non working days

^{****-} the beginning of the session for receiving payment documents to be executed through SAPI is 07:00, and the dispatch of Payment Orders to the NBM takes place in accordance with the SAPI work schedule.

^{***** -} Urgent payments are only available in the WEB interface of the OTP Internet / Mobile Banking service