

(in force as of 02.01.2008)
(amended on 13.06.2008)

**Tariffs for serving bank cards issued by BC "Victoriabank" SA
to corporate clients**

Type of Fee	Cards		NOTES
	Visa Business / MasterCard Business		
	Debit card	Credit card *	
Card issuing			
1. Minimum initial deposit	300€/440\$/4800lei	0	
2. Minimum account balance	250€/350\$/4000lei	0	It is set depending on the currency of the account.
3. Annual fee for maintenance of each card account/sub-account	50	50	Fee stops being charged only from the moment when the corporate client submitted a request in writing to close the card account/sub-account.
4. Urgent opening of card account/sub-account		10	During 8 business hours, except holidays.
5. Fee to: • extend card term before expired, • change of surname and name on the card, • lost/stolen card, • damaged card, • change of PIN-code.		20	Fee is not charged on the last month of card expiry, except cases of lost/stolen card. Fee will not be charged in case of card being compromised.
Transactions and Services			
6. Withdrawal of cash in representatives and ATMs in Moldova	1,2% + 0,5	2%+1	Withdrawals of currency in Moldova are not allowed by the National Bank of Moldova.
7. Withdrawal of cash in representatives and ATMs abroad	1,5%, min 3	2%, min 5	
8. Serving in shopping points		0	
9. Crediting of card through credit voucher		0,7%	
10. Card unblocking		20	Unblocked on Bank's discretion
11. Card blocking		0	
12. Balance inquiries, in any software devices of BC "Victoriabank" SA	The first 10 inquiries in the month are free of charge, further inquiries - 0,05		It is set for each card.
13. Balance inquiries in ATMs of other banks in Moldova and abroad	0,5		Balance inquiries abroad are possible only for Visa cards.
14. Receiving of mini-statements at ATMs of BC "Victoriabank" SA	The first 5 inquiries in the month are free of charge, further inquiries - 0,05		It is set for each card.
15. Issue monthly statement of card account	0		
16. Issue monthly statement of card account with attachments	0,1		Applied only for ATMs and charged for each transaction.
17. Request copy of payment documents	10		Issued in a period of up to 45 days. Fee is charged when copy is received.
18. Withhold of lost/stolen card	20 + fee due by the payment system		Except when withhold in ATMs of BC "Victoriabank" SA
19. Investigate and manage litigations related to transaction made in Moldova	1		It is charged for each transaction, independent on results of the investigation. Shall not be charged in cases of litigation arising from technical errors of ATMs/terminals.
20. Investigate and manage litigations related to transactions made abroad	15		It is charged for each transaction and independent of results of investigation and cause of litigation.
Additional Services			
21. Prepare and issue of balance confirming certificates in the Romanian or Russian language	50 lei		
22. Prepare and issue of balance confirming certificates in English	100 lei		
Interest and Penalties			
23. Interest rate calculated for account balance	It is set according to contract provisions		For non-residents, taxes can be imposed on the interest sum, in accordance with the legislation in force .
24. Annual Interest Rate calculated for the credit limit	It is set according to contract provisions		
25. Annual Interest Rate for non-authorized Overdraft on Lei account	50%	50%	It is calculated from the moment of unauthorised Overdraft.
26. Annual Interest Rate for non-authorized Overdraft on Lei account	25%	25%	It is calculated from the moment of unauthorised Overdraft.

Rules on Applying of Tariffs

* Credits cards are opened in Lei only i.

- The fee currency which is not specified in the list, shall be indicated in conventional units (c. u.). One conventional unit is equal to 1 Euro.
- Fees which are automatically charged directly from the card account shall be paid in the same currency as the account, at the rate of exchange of the National Bank of Moldova as of date of fee payment. The fees charged at bank desks are charged in Lei at the rate of exchange of the National Bank of Moldova as of date of fee payment.
- In cases when currency of funds received by transfer is different than the currency of the card account, it shall be converted at the rate of exchange of the commercial bank, set for transactions with cards as of date funds have been registered onto account.
- Supplementary cards can be issued to the Visa Business and/or MasterCard Business however, only of Visa Business and/or Mastercard Business type.
- On substitution of card because of damage, extension, change of surname/name of holders, a new PIN-code obligatorily shall be issued (secret personal identification number).

Restrictions applied to card of a single holder, which can be changed at discretion of BC "Victoriabank" SA depending on security and/or conjuncture requirements:

1.	Daily amount of cash withdrawn in ATMs in Moldova	10'000 lei	Can be changed on request made in writing and submitted by the main holder, however, within limits set by the National Bank of Moldova.
2.	Daily amount of cash withdrawn in representatives of BC "Victorianbank" SA	Within limits of the available balance and within limits of cash available in the representative	Can be changed on request made in writing and submitted by the main holder, however, within limits set by the National Bank of Moldova.
3.	Daily amount of cash withdrawn in ATM abroad	2'000 €	Can be changed on request made in writing and submitted by the main holder, however, within limits set by the National Bank of Moldova.
4.	Daily amount of cash withdrawn in bank representatives abroad	10'000 €	Can be changed on request made in writing and submitted by the main holder, however, within limits set by the National Bank of Moldova.
5.	Daily amount for transactions related to payment for goods and services	20'000 €	Can be changed on request made in writing and submitted by the main holder, however, within limits set by the National Bank of Moldova.