

INTERNATIONAL FINANCING

Conjunctively with International Financial Institutions, OTP Bank supports the development of Moldovan companies through credible and solid partnerships.

Discover financing projects adapted to your goals:

 	<p>"Orchard of Moldova, EIB" project is destined for:</p> <ul style="list-style-type: none"> Public and private central and local enterprises with a maximum of 3,000 employees, operating in the horticultural and viticultural value chain, and related industries. <p>We support by:</p> <ul style="list-style-type: none"> Investment financing of up to 50% of the total cost of the project, including through financial leasing; Financing the horticultural industry (vegetables, fruit growing), viticulture, beekeeping and related sectors (transport, printing services, etc.), agritourist and quality control laboratories; 	<p>Benefits and Incentives:</p> <ul style="list-style-type: none"> Term up to 10 years; Wide range of eligible purposes; Convertible resources; Advantageous interest rate and fees; Free technical assistance and exemption from VAT and customs duties and customs procedures;
 <p>European Bank for Reconstruction and Development</p>	<p>„BERD 2020” project is destined for:</p> <p>private enterprises (min. 51%), which operate in the fields of trade, production, services, agriculture and other sectors of the national economy of the Republic Moldova.</p> <p>Likewise, OTP Bank and EBRD support companies by:</p> <ul style="list-style-type: none"> Granting bank financial guarantees for projects financed by a maximum of 50% of the amount of loans disbursed, which gives your company the opportunity to benefit from financing up to 3 ml. EUR, for up to 10 years. 	<p>Benefits and Incentives:</p> <ul style="list-style-type: none"> The possibility of procuring land and buildings for business purposes; Leasing financing of equipment and means of transport for running the business; Convertible resources; Wide range of eligible purposes; Retroactive financing of expenses incurred starting from May 2020;
  	<p>„EaP SMEC” project is destined for:</p> <p>enterprises with a maximum of 249 employees, which operate in all branches of the national economy of the Republic of Moldova.</p> <p>Financial support from OTP Bank, EBRD and the European Union:</p> <ul style="list-style-type: none"> Financing investment projects that contribute to quality improvement products and the modernization of services with the aim of aligning with EU standards. 	<p>Benefits and Incentives:</p> <ul style="list-style-type: none"> Obtaining the grant of 10% or 15% depending on the project; Wide range of purposes eligible; Free technical assistance; Financing through credit or financial leasing;

	<p>EFSE project is destined for: enterprises with a maximum of 249 employees, which operate in all branches of the national economy of the Republic of Moldova.</p>	<p>Benefits and Incentives:</p> <ul style="list-style-type: none"> • Investment projects; • Financing of working capital; • Wide range of eligible purposes; • Projects in the field of service provision; • Retroactive financing of eligible costs and expenses incurred by the Debtor, starting from February 1, 2022. • Leasing financing of equipment and means of transport for running the business.
	<p>FIDA 7 project is destined for:</p> <ul style="list-style-type: none"> • SME, • Young Entrepreneurs, • Micro entrepreneurs and • Women in private business, <p>who carry out their activity in the rural areas of the Republic of Moldova involved in the agricultural field or related to agriculture.</p> <p>FIDA 8 project is destined for:</p> <ul style="list-style-type: none"> • Young and Women Entrepreneurs; • Micro and Small Enterprises; • Micro Entrepreneurs from rural areas; • Producer Groups (Cooperative or SRL with at least 5 founders), <p>who carry out their activity in the rural areas of the Republic of Moldova involved in the agricultural field or related to agriculture.</p> <p>OTP Bank, IFAD and the Government of the Republic of Moldova provide:</p> <ul style="list-style-type: none"> • Financing Investments and Working Capital related to the investment and independently under advantageous conditions. 	<p>Benefits and Incentives:</p> <ul style="list-style-type: none"> • Exemption from VAT, customs duties and customs procedures; • Financing with a GRANT component of up to 80% of the amount of financing for Women Micro-Entrepreneurs, Vulnerable to climate change in rural areas within the FIDA 7 Rural Resilience Program; • Financing with a GRANT component of up to 40% of the amount of financing for Young People up to 40 years old (inclusive) and Women Micro Entrepreneurs, within the FIDA 8 Rural Resilience Program, • Advantageous interest rate and fees;
	<p>FIDA I-VII reflow, RISP 1-2 reflow, PAC 1-2 reflow, Filiera Vinului reflow, KfW reflow, CEB reflow, Livada Moldovei reflow project are destined for: Private enterprises that operate throughout the territory of the Republic of Moldova in all areas of the national economy: agriculture, industry, service provision and trade.</p> <p>Funding by IP OGPAE:</p> <ul style="list-style-type: none"> • Financing of investments and working capital from the resources managed by IP OGPAE under advantageous conditions 	<p>Benefits and Incentives:</p> <ul style="list-style-type: none"> • Convertible resources; • Advantageous interest rate and fees; • Short or long term financing; • Flexible credit repayment schedule; • Financing the company's current expenses;

	<p>CEB project is destined for:</p> <ul style="list-style-type: none"> • Support for companies that have recorded a decrease in turnover and/or the number of jobs starting from January 1, 2020. • Encouraging financing projects that will contribute to maintaining and/or creating new jobs • Enterprises that operate throughout the country and specialize in all areas of the eligible economy (agriculture, industry, service provision or trade). <p>OTP Bank SA within the collaboration program with the Bank of the European Council for Development and the Public Institution Office for the Management of External Assistance Programs (IP OGPAE) come with an Emergency Response and Support for Micro, Small and Medium Enterprises, the Sector Financing Facility Public during the difficult period of "COVID-19". Financing Investments and Working Capital under advantageous conditions.</p>	<p>Benefits and Incentives:</p> <ul style="list-style-type: none"> • 10% of the total amount of the sub-loan with the interest rate and the issuing commission of zero percentage points (the principal amount being repayable); • Convertible resources; • Advantageous interest; • Short and long term financing; • Flexible credit repayment schedule; • Financing the company's current expenses, • Advantageous interest rate and fees;
	<p>Intended for enterprises that meet the classification criteria of the SME sector, according to the legislation in force.</p> <p>OTP Bank, within the collaboration programs with the Organization for the Development of Entrepreneurship, offers clients ambitious projects, among which can be mentioned:</p> <ul style="list-style-type: none"> • The insurance of projects financed with the support of the "ODA Loan Guarantee Fund" up to 80% of the amount of loans gives the company the opportunity to benefit from financing/refinancing of investments/working capital up to 7 mln. MDL, for a term of up to 36 months for the financing of working capital and for a term until the maturity of the contract for the investment loan; • Another promising project launched is the Investment Stimulation Program 373, launched by the Ministry of Economic Development and Digitization through ODA and aims to ensure access to financing for small and medium-sized enterprises for investment projects, by partial compensation of interest rate on investment loans offered by banks from the Republic of Moldova. 	<p>Benefits and Incentives:</p> <ul style="list-style-type: none"> • The possibility of receiving additional financing covered by the ODA Guarantee; • Supporting newly created companies, Young Entrepreneurs and Women in Business with financing covered by the ODA Guarantee; • Partial compensation of interest rates;