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Supervision non-bank lending Expand Hide

02.01.2026

Sanctions applied to non-bank credit organizations, published in accordance with the provisions of art. 75(3) of Law No. 548/1995 on the National Bank of Moldova

The supervision of non-bank credit organizations is carried out by the National Bank of Moldova (hereinafter – NBM) pursuant to the Law No. 1/2018 on non-bank credit organizations. In accordance with the provisions of art. 75^3 of Law No. 548/1995 on the National Bank of Moldova, information on sanctions applied by the NBM is published on its official website.

2026

As of 02.11.2026, following the controls carried out on the activity of non-bank credit organizations, the following sanctions were applied:

No.	NBM Decision of the sanction application	The person against whom the sanction is applied (non-bank credit organization/administrator)	The sanction applied	Type and nature of the violations	Information related to the appeal of the administrative act
1.	Decision of the Executive Committee of the NBM No. 248 of 27.10.2026	O.C.N. „MICROINVEST" S.R.L.	A fine, pursuant to Art. 24 para. (2) point 2) of Law No. 1/2018, in the amount of 9 348 785,76 lei – representing 0,63% of the organization's operating income generated in 2025.	Violation of rules relating to: — responsible lending requirements; — reporting information to the credit history bureau; — requirements regarding credit classification.	
	Decision of the		A fine, pursuant to Art. 24 para. (2) point 2) of Law No. 1/2018, in the amount	Violation of rules relating to: — responsible lending requirements; — reporting information to the credit history	

No.	NBM Decision of the sanction application	The person against whom the sanction is applied (non-bank credit organization/administrator)	The sanction applied	Type and nature of the violations	Information related to the appeal of the administrative act
1.	Decision of the Executive Committee of the NBM No. 207 of 26.08.2026	OO.C.N. „FLEX FINANCIAL" S.R.L.	in the amount of 1,442,912.00 lei – representing 4.47% of the organization's operating income generated in 2025.	bureau; failure to comply with internal regulatory acts; ensuring transparency of activity; — reporting requirements; — requirements regarding credit classification.	
2.	Decision of the Executive Committee of the NBM No. 48 of 04.03.2026	O.C.N. „PRIMA FINANȚARE" S.R.L.	A fine, pursuant to Art. 24 para. (2) point 2) of Law No. 1/2018, in the amount of 3 017 230,9 lei - representing 5,10% of the organization's operating income generated in 2025.	Violation of rules relating to: — responsible lending requirements; — requirements regarding internal regulatory acts; — requirements regarding the organization funding sources; — ensuring transparency of activity; — reporting requirements; — requirements regarding credit classification; — reporting information to the credit history bureau.	Prior request submitted by O.C.N. „Prima Finanțare" S.R.L. on 03.04.2026. Following the examination of the prior request, the Executive Committee of the NBM decided to reject the request as unfounded.

2025

As of 16.12.2025, following the controls carried out on the activity of non-bank credit organizations, the following sanctions were applied:

No.	NBM Decision of the sanction application	The person against whom the sanction is applied (non-bank credit organization/administrator)	The sanction applied	Type and nature of the violations	Information related to the appeal of the administrative act

No.	NBM Decision of the sanction application	The person against whom the sanction is applied (non-bank credit organization/administrator)	The sanction applied	Violation of rules relating to: Type and nature of the violations	Information related to the appeal of the administrative act
1.	Decision of the Executive Committee of the NBM No. 222 of 25.09.2025	O.C.N. „ECOFINANCE TECHNOLOGIES" S.R.L	A fine, pursuant to Art. 24 para. (2) point 2) of Law No. 1/2018, in the amount of 1 234 704,6 lei - representing 1,66% of the organization's operating income generated in 2024.	— responsible lending requirements; — conditioning the provision of non-banking lending services on the client's purchase of additional services offered by the Organization; — reporting requirements; — failure to comply with internal regulatory acts; — ensuring transparency of activity; — reporting information to the credit history bureau.	Prior requests submitted by O.C.N. „Ecofinance Technologies" S.R.L., owners and members of the Council O.C.N. „Ecofinance Technologies" S.R.L., on 29.10.2025 and 30.10.2025. Following the examination of the prior requests, the Executive Committee of the NBM decided to reject the requests as unfounded.
		AB Natur Invest SRL (shareholder of Organization)	Warning	— failure to comply with internal regulatory acts.	
		Dyninno Fintech Holding Limited (shareholder of Organization)			
		Alexandr Bilinkis (member of the Organization's council			
		Boris Efimov (member of the Organization's council)			
		Alex Weinstein (member of the Organization's council)			
		Dmitrijs Cimbers (member of the Organization's council)			
		Rucsandra-Larisa Stanciu (member of the Organization's council)			

No.	NBM Decision of the sanction application	The person against whom the sanction is applied (non-bank credit organization/administrator)	The sanction applied	Type and nature of the violations	Information related to the appeal of the administrative act
		Ciprian Postaru (member of the executive body of the Organization until July 15, 2024)			
2.	Decision of the Executive Committee of the NBM No. 119 of 22.05.2025	O.C.N. „AVENTUS FINANCE" S.R.L.	A fine, pursuant to Art. 24 para. (2) point 2) of Law No. 1/2018, in the amount of 240 427,04 lei - representing 0,22% of the organization's operating income generated in 2024.	Violation of rules relating to: — responsible lending requirements; — failure to comply with internal regulatory acts; — reporting requirements;	
3	Decision of the Executive Committee of the NBM No. 25 of 06.02.2025	O.C.N. „DACREDITARE" S.R.L.	A fine, pursuant to Art. 24 para. (2) point 2) of Law No. 1/2018, in the amount of 132 342,48 lei - representing 0,69 % of the organization's operating income generated in 2024.	Violation of rules relating to: — ensuring transparency of activity; — reporting information to the credit history bureau; — responsible lending requirements; — reporting requirements; — failure to comply with internal regulatory acts; — requirements regarding credit classification.	

2024

During 2024, following the controls carried out on the activity of non-bank credit organizations, the following sanctions were applied:

	NBM Decision of	The person against whom the sanction is applied			Information related to the

No.	Decision of the NBM sanction application Decision of the sanction application	The person against whom the sanction is applied (non-bank credit organization/administrator) The person against whom the sanction is applied (non-bank credit organization/administrator)	The sanction applied The sanction applied	Type and nature of the violations Type and nature of the violations	Information related to the appeal of the administrative act Information related to the appeal of the administrative act
1.	Decision of the Executive Committee of the NBM No. 317 of 12.12.2024	O.C.N. „MIKRO KAPITAL COMPANY” S.R.L.	A fine, pursuant to Art. 24 para. (2) point 2) of Law No. 1/2018, in the amount of 1 564 578,47 lei - representing 0,95 % of the organization's operating income generated in 2023.	Violation of rules relating to: — ensuring transparency of activity; — reporting information to the credit history bureau; — responsible lending requirements; — reporting requirements.	Prior request submitted on 27.12.2024. Following the examination of the prior request, the Executive Committee of the NBM decided to reject the request as unfounded. The decision was appealed by O.C.N. "MIKRO KAPITAL COMPANY" S.R.L. to the Central Court of Appeal, subsequently O.C.N. "MIKRO KAPITAL COMPANY" S.R.L. ask for the withdrawal of the request and for termination of the proceedings, and by the decision of the Central Court of Appeal dated 01.09.2025, was admitted the withdrawal of the administrative lawsuit filed by O.C.N. "MIKRO KAPITAL

No.	NBM Decision of the sanction application	The person against whom the sanction is applied (non-bank credit organization/administrator)	The sanction applied	Type and nature of the violations	COMPANY" Information S.R.L. and the related to the termination of appeal of the administrative act proceedings.
2.	Decision of the Executive Committee of the NBM No. 277 of 07.11.2024	O.C.N. „MSA CREDIT" S.R.L.	A fine, pursuant to Art. 24 para. (2) point 2) of Law No. 1/2018, in the amount of 103 500 lei - representing 0,96 % of the organization's operating income generated in 2023.	Violation of rules relating to: — ensuring transparency of activity; — reporting information to the credit history bureau; — responsible lending requirements; — reporting requirements; — failure to comply with internal regulatory acts; — requirements regarding credit classification.	

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