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The NBM approved measures for supporting the individuals as banking loan consumers during the emergency period

The Executive Board of the National Bank of Moldova (NBM) adopted on 17 March 2020 a decision that allow licensed banks to manage flexibly the payment obligations of individuals in difficulty to pay their contracted loans under the conditions of state of emergency.

The decision facilitates the licensed banks to grant some facilities to individuals for paying their existing loans until 31 May 2020.

These measures may be applied selectively and individually by banks, according to their own capacities, regulations and contractual provisions. At the same time, the NBM decision determines the need for prudent management by banks of all risks in order to maintain the stability of the banking sector and to protect depositors.

The change in the deadlines of payments and/or in the amounts of payments on these loans until 31 July 2020, will not have the effect of classifying them into a tougher category than the existing one, as of the date of adoption of this decision.

The decision does not refer to new loans granted during the aforementioned period.

Individuals who may continue to fulfill their obligations by paying their loans, especially via remote payment methods, are encouraged to do it.

The licensed banks of the Republic of Moldova are solid and stable, having sufficient liquidity and capital.

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