

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<sup>3</sup> 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 12.03.2026, 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. 48 of 04.03.2026	O.C.N. „PRIMA FINANȚARE” S.R.L.	Fine of 3 017 230,9 lei	Violation of rules relating to: <ul style="list-style-type: none"> <li>— responsible lending requirements;</li> <li>— requirements regarding internal regulatory acts;</li> <li>— requirements regarding the organization funding sources;</li> <li>— ensuring transparency of activity;</li> <li>— reporting requirements;</li> <li>— requirements regarding credit classification;</li> <li>— reporting information to the credit history bureau.</li> </ul>	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
1.	Decision of the Executive Committee of the NBM No. 48 of 04.03.2026	O.C.N. „PRIMA FINANȚARE” S.R.L.	Fine of 3 017 230,9 lei	Violation of rules relating to: <ul style="list-style-type: none"> <li>— responsible lending requirements;</li> <li>— requirements regarding internal regulatory acts;</li> <li>— requirements regarding the organization funding sources;</li> <li>— ensuring transparency of activity;</li> <li>— reporting requirements;</li> <li>— requirements regarding credit classification;</li> <li>— reporting information to the credit history bureau.</li> </ul>	
1.	Decision of the Executive Committee of the NBM No. 222 of 25.09.2025	O.C.N. „ECOFINANCE TECHNOLOGIES” S.R.L.	Fine of 1 234 704,6 lei	Violation of rules relating to: <ul style="list-style-type: none"> <li>— responsible lending requirements;</li> <li>— conditioning the provision of non-banking lending services on the client's purchase of additional services offered by the Organization;</li> <li>— reporting requirements;</li> <li>— failure to comply with internal regulatory acts;</li> <li>— ensuring transparency of activity;</li> <li>— reporting information to the credit history bureau.</li> </ul>	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)			
		Dyninno Fintech Holding Limited (shareholder of Organization)			
		Alexandr Bilinkis (member of the Organization's council)			
		Boris Efimov (member of the Organization's council)	Warning	<ul style="list-style-type: none"> <li>— failure to comply with internal regulatory acts.</li> </ul>	
		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)			
		Ciprian Poștaru (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.	Fine of 240 427,04 lei	Violation of rules relating to: <ul style="list-style-type: none"> <li>— responsible lending requirements;</li> <li>— failure to comply with internal regulatory acts;</li> <li>— reporting requirements;</li> </ul>	
	Decision of the Executive Committee of the NBM No. 25 of 06.02.2025	O.C.N. „DACREDITARE” S.R.L.	Fine of 132 342,48 lei	Violation of rules relating to: <ul style="list-style-type: none"> <li>— ensuring transparency of activity;</li> <li>— reporting information to the credit history bureau;</li> <li>— responsible lending requirements;</li> <li>— reporting requirements;</li> <li>— failure to comply with internal regulatory acts;</li> <li>— requirements regarding credit classification.</li> </ul>	

## 2024

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

					<p>Cerere prealabilă depusă la data de 27.12.2024.</p> <p>Urmare examinării cererii prealabile, Comitetul Executiv al BNM a hotărât respingerea cererii ca</p>
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1.	Hotărârea Comitetului executiv al BNM nr. 317 din 12.12.2024	O.C.N. „MIKRO KAPITAL COMPANY” S.R.L.	Amendă în mărime de 1 564 578,47 lei	<p>Încălcarea normelor ce se referă la:</p> <ul style="list-style-type: none"> <li>- asigurarea transparenței activității;</li> <li>- raportarea informației în adresa biroului istoriei de credit;</li> <li>- cerințele de creditare responsabilă;</li> </ul> <p>cerințele de raportare.</p>	<p>neîntemeiată.</p> <p>Hotărârea a fost contestată de O.C.N. „MIKRO KAPITAL COMPANY” S.R.L. la Curtea de Apel Centru, ulterior O.C.N. „MIKRO KAPITAL COMPANY” S.R.L. a depus o cerere privind renunțarea la acțiunea în contencios administrativ și încetarea procesului, Prin decizia Curții de Apel Centru din 01.09.2025 s-a admis renunțarea la acțiunea în contencios administrativ înaintată de O.C.N. „MIKRO KAPITAL COMPANY” S.R.L. și încetarea procesului.</p>
2.	Hotărârea Comitetului executiv al BNM nr. 277 din 07.11.2024	O.C.N. „MSA CREDIT” S.R.L.	Amendă în mărime de 103 500 lei	<p>Încălcarea normelor ce se referă la:</p> <ul style="list-style-type: none"> <li>- asigurarea transparenței activității;</li> <li>- raportarea informației în adresa biroului istoriei de credit;</li> <li>- cerințele de creditare responsabilă;</li> <li>- cerințele de raportare;</li> <li>- nerespectarea actelor normative interne;</li> </ul> <p>cerințele privind clasificarea creditelor.</p>	

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