

# Terms and Conditions

## for Financial Institutions

### I. Charges regarding account and payment services

Each item refers to the respective category of costs.

#### 1. Commercial payments

Payments with charging option SHA or BEN		free of charge for the sending bank	per item
Payments with charging option OUR			
for amounts up to EUR 25.00		free of charge	per item
for amounts up to EUR 50.00	EUR	5.00	per item
for amounts up to EUR 1,000.00	EUR	10.00	per item
for amounts up to EUR 10,000.00	EUR	15.00	per item
for amounts exceeding EUR 10,000.00	EUR	30.00	per item
For OUR payments sent by our bank, we accept OUR charges up to a maximum amount of EUR 30.00 or equivalent for each payment			
Repair items (NON-STP)	EUR	9.50	per item
Queries/return due to incomplete or unclear instructions	EUR	35.00	per item
Amendments	EUR	35.00	per item
Cancellations	EUR	50.00	per item

#### 2. Bank-to-bank payments

		subject to individual agreement	per item
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#### 3. Cheques presented to us

		free of charge for the sending bank	per item
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#### 4. Account services

		subject to individual agreement	per item
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### II. Charges, commissions and fees regarding trade services

Each ‰ value will be calculated on the respective amount of the letter of credit, partial shipment, collection amount, standby letter of credit or guarantee amount. Individually agreed fees are considered at the hourly rate of EUR 150.00.

#### 1. Letters of credit and reimbursements

Letters of credit opening commission	3.0‰	for the first 3 months
	1.5‰	for each additional month commenced
Deferred payment commission	3.0‰	for the first 3 months
	1.5‰	for each additional month commenced
Advising commission	1.0‰	min. EUR 110.00, max. EUR 300.00
Confirmation of letters of credit	subject to individual agreement	
Handling and taking up of documents per set	3.0‰	min. EUR 220.00
Discrepancy fee for each set of documents presented with discrepancies		EUR 150.00
Supervisory commission for deferred payment	1.0‰	min. EUR 110.00, max. EUR 300.00
Reimbursement payment		EUR 200.00
Amendment commission for each amendment		EUR 110.00

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### 2. Documentary collections, acceptances and clean drafts

Collections of documents against payment or acceptance	1.5‰	min. EUR 125.00
Collections of documents against payment or acceptance (if all charges to be borne by the applicant)	3.0‰	min. EUR 250.00
Collections of clean acceptances of drafts	1.5‰	min. EUR 125.00
Amendment of collection instruction		EUR 110.00
Release of documents free of payment	1.5‰	min. EUR 125.00
Commissions for goods placed at our disposal	subject to individual agreement	
Supervisory commission for deferred payment	1.0‰	min. EUR 110.00, max. EUR 300.00
Returned items	1.5‰	min. EUR 125.00
Protested bills	1.5‰	min. EUR 125.00

### 3. Guarantees and standby letters of credit (SBLC)

Issuance of counter-guarantee/SBLC	subject to individual agreement	
Advising of guarantee/SBLC without our obligations	1.0‰	min. EUR 110.00, max. EUR 300.00
Advising of guarantee/SBLC with our obligations	subject to individual agreement	
Amendment of guarantee/SBLC		min. EUR 150.00
Payment made under a guarantee/SBLC issued by us	3.0‰	min. EUR 300.00

### III. Other charges

Postage, telecommunications charges, out-of-pocket expenses and any other correspondents' charges are to be paid additionally.