

# **TERMS AND CONDITIONS FOR BANKS**

**July 2014**

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## I. ACCOUNT MAINTENANCE

• Account maintenance charges	EUR 55
• Minimum balance	Not required
• Credit interest	Subject to arrangement
• Debit interest	Subject to arrangement
• Overdrafts	Subject to arrangement
• MT950 Statements of account	Free
• Balance confirmation to auditors	EUR 55

## II. PAYMENT CHARGES

### BANK-TO-BANK PAYMENTS (MT2xx)

#### Debit items

• Book transfer	EUR 1.60
• External payments	EUR 1.60
• Cover payments	EUR 1.60

#### Credit items

• Book transfer	EUR 1.10
• External payments	EUR 1.60

### CUSTOMER PAYMENTS (MT103, MT103+)

#### • Incoming payments

##### SHA/BEN option:

- beneficiary with Nova KBM d.d. Free of charge for the sending bank
- beneficiary with other banks:
  - PSD payments EUR 3 for the sending bank
  - NON PSD payments

- for amounts up to EUR 50,000.00 or equiv. EUR 10
- for amounts over EUR 50,000.00 or equiv. EUR 20

##### OUR option:

- beneficiary with Nova KBM d.d.
  - for amounts up to EUR 50,000.00 or equiv. EUR 20
  - for amounts over EUR 50,000.00 or equiv. EUR 25

##### OUR option – charges paid in advance (Field 71G):

- for amounts up to EUR 50,000.00 or equiv. EUR 15

- for amounts over EUR 50,000.00 or equiv. EUR 20

- beneficiary with other banks:

- PSD payments EUR 3  
*\*third bank charges will be added to the above quotations*
- non PSD payments
  - for amounts up to EUR 50,000.00 or equiv. EUR 10
  - for amounts over EUR 50,000.00 or equiv. EUR 20  
*\*third bank charges will be added to the above quotations*

- **Non STP surcharge** EUR 8.50
- **Outgoing payments**
- BEN option 0.09 – 0.20%, min. EUR 10 - max EUR 300
- Amendments/Inquiries EUR 35
- Returned items
  - before execution EUR 35
  - after execution EUR 55

### III. COLLECTION OF CHEQUES

- For collections drawn on us EUR 35 per cheque
- For collections drawn on other banks 0.15%, min EUR 35, max EUR 80 per cheque
- Stop payment on cheque EUR 35 per cheque
- Returned or unpaid cheques 0.15%, min EUR 45, max EUR 90 per cheque

### IV. COLLECTION OF DOCUMENTS, ACCEPTANCES AND DRAFTS

#### CLEAN AND DOCUMENTARY COLLECTIONS

- Clean and documentary collection 0.16%, min EUR 55, max EUR 160
- Protest of draft or clean/documentary item 0.21%, min EUR 55, max EUR 215
- Obtaining acceptance of the draft 0.16%, min EUR 45 max EUR 160
- Amendment, tracer EUR 55
- Delivery of documents free of payment, returned

- |                                     |                              |
|-------------------------------------|------------------------------|
| • unpaid, non-accepted or recalled  | EUR 55                       |
| • Payment commission                | (Tariff II. will be applied) |
| • Release of goods, consigned to us | EUR 55                       |

## V. DOCUMENTARY CREDITS

- |   |                              |
|---|------------------------------|
| • Pre-advising  | EUR 65                       |
| • Advising  | 0.1%, min EUR 65             |
| • Issuing (for each three months or part thereof)             | 0.21%, min EUR 80            |
| • Confirmation commission                                     | Subject to arrangement       |
| • Taking up/checking documents                                | 0.16%, min EUR 80            |
| • Amendment or cancellation or non-utilization                | EUR 65                       |
| • Deferred payment<br>(for each three months or part thereof) | 0.15%, min EUR 65            |
| • Reimbursement   | EUR 65 for each payment      |
| • Payment   | (Tariff II. will be applied) |
| • Discrepancy fee   | EUR 100                      |
| • Transferring L/C  | 0.2%, min EUR 110            |
| • Assignment of proceeds                                      | 0.2%, min EUR 110            |
| • Inquiries   | EUR 65                       |

## VI. GUARANTEES

- |  |   |
|--|---|
| • Advising or passing forward a guarantee  | 0.1%, min EUR 80  |
| • Confirmation or issuance of a guarantee  | Subject to arrangement<br>(for each three months or part thereof) |
| • Advising of amendment                    | EUR 65  |
| • Implementation fee – taking up documents | 0.21%, min EUR 80   |

## VII. GENERAL TERMS

- The aforementioned conditions are subject to change without previous notice.
- Tariff rates which are not included in these conditions will be quoted on request.
- Higher tariff rates may be applied on reciprocal basis.
- Postage, cable, SWIFT, telex, out of pocket or courier service charges will be added to the aforementioned rates.

- We reserve the right to levy a special charge when additional work is involved or in the event of special circumstances.
- Nova KBM d.d. shall not honour any claim for MT103 payments which are older than three months.
- Straight-through requirements:
  - field 20: reference – TRN
  - field 23B: CRED
  - field 23E: not allowed
  - field 32A: date, currency, amount
  - field 50 (a, k and f): originator
  - field 52 A: BIC, option A only
  - field 54 A: BIC, option A only
  - field 55 A: BIC, option A only
  - field 56 A: BIC, option A only
  - field 57 A: BIC, option A only
  - field 53: BIC, option A or B possible
  - field 59: IBAN mandatory
  - field 71A: SHA, BEN, OUR
  - field 72: not allowed
- This schedule of commissions supersedes any tariff rates previously quoted.