

**TERMS AND CONDITIONS FOR  
CORRESPONDENT BANKS**

**October 2012**

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## I. ACCOUNT MAINTENANCE

• Account maintenance charges	EUR 50
• 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 50

## II. PAYMENT CHARGES

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

#### Debit items

• Book transfer	EUR 1.50
• External payments	EUR 1.50
• Cover payments	EUR 1.50
<i>*including third party's charges (if any)</i>	

#### Credit items

• Book transfer	EUR 1.00
• External payments	EUR 1.50

### 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 2.00 for the sending bank
  - NON PSD payments
    - for amounts up to EUR 50,000.00 or equiv. EUR 3.00
    - for amounts over EUR 50,000.00 or equiv. EUR 10.00

##### OUR option:

- beneficiary with Nova KBM d.d.
  - for amounts up to EUR 50,000.00 or equiv. EUR 15.00
  - for amounts over EUR 50,000.00 or equiv. EUR 20.00

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

- for amounts up to EUR 50,000.00 or equiv. EUR 10.00
- for amounts over EUR 50,000.00 or equiv. EUR 15.00

- beneficiary with other banks:
  - PSD payments EUR 2.00  
*\*third bank charges will be added to the above quotations*
  - non PSD payments
    - for amounts up to EUR 50,000.00 or equiv. EUR 3.00
    - for amounts over EUR 50,000.00 or equiv. EUR 10.00*\*third bank charges will be added to the above quotations*
- **Non STP surcharge** EUR 8.00
- **Outgoing payments**
  - BEN option 0.08 – 0.20%, min. EUR 10.00  
max EUR 300.00
- **Amendments/Inquiries** EUR 30.00
- **Returned items**
  - before execution EUR 30.00
  - after execution EUR 50.00

### III. COLLECTION OF CHEQUES

- Cheques received for immediate credit Free
- For collections drawn on us EUR 30 per cheque
- For collections drawn on other banks 0.15%, min EUR 30,  
max EUR 75 per cheque
- Stop payment on cheque EUR 30 per cheque
- Returned or unpaid cheques 0.15%, min EUR 40,  
max EUR 85 per cheque

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

#### CLEAN AND DOCUMENTARY COLLECTIONS

- Clean and documentary collection 0.15%, min EUR 50,  
max EUR 150
- Protest of draft or clean/documentary item 0.2%, min EUR 50,  
max EUR 200
- Obtaining acceptance of the draft 0.15%, min EUR 40  
max EUR 150
- Amendment, tracer EUR 50
- Delivery of documents free of payment, returned unpaid, non-accepted or recalled EUR 50
- Payment commission 0.1%, min EUR 15,  
max EUR 60
- Release of goods, consigned to us EUR 50

## V. DOCUMENTARY CREDITS

• Pre-advising	EUR 60
• Advising	0.1%, min EUR 60
• Issuing (for each three months or part thereof)	0.2%, min EUR 75
• Confirmation commission	Subject to arrangement
• Taking up/checking documents	0.15%, min EUR 75
• Amendment or cancellation or non-utilization	EUR 60
• Deferred payment (for each three months or part thereof)	0.1%, min EUR 60
• Reimbursement	EUR 60 for each payment
• Payment	0.1 %, min EUR 15, max EUR 60
• Discrepancy fee	EUR 60
• Transferring L/C	0.1%, min EUR 100
• Assignment of proceeds	0.1%, min EUR 100
• Inquiries	EUR 60

## VI. GUARANTEES

• Advising or passing forward a guarantee	0.1%, min EUR 75.00
• Confirmation or issuance of a guarantee	Subject to arrangement (for each three months or part thereof)
• Advising of amendment	EUR 50.00
• Implementation fee – taking up documents	0.2%, min EUR 75.00

## 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.