
EXTRACT FROM THE TARIFF for legal entities

Effective from 1 June 2017

Nova KBM d.d.
Management Board

Josef Gröblacher m.p. Member	Jonathan Locke m.p. Member	Sabina Župec Kranjc MSc. m.p. Member	Robert Senica m.p. Vice-president	John Denhof m.p. President
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GLOSSARY

CROSS-BORDER PAYMENT	<p>Payment transaction between two Member States in all Member States' currencies.</p> <p>Nova KBM performs cashless payment transactions in the following Member States' currencies: EUR, GBP, DKK, SEK, NOK, CHF (Liechtenstein), PLN, BGN, HUF, CZK and HRK.</p> <p>»Other cross-border payments« are payment transactions between two Member States in non regulated Member States' currencies.</p>
DIRECT DEBIT	<p>Debit payment instrument for settlement of debtor's liabilities towards creditor on the basis of a direct debit of the debtor's/payer's account on a specified day. Used for settlement of electricity costs, municipal utility services, subscriptions, and the like.</p>
DIRECT CREDIT	<p>This is a credit payment instrument. It is a specific form of cashless transaction of funds suitable for payments to several beneficiaries in the amounts up to €50,000. Intended for deposits of salaries, honorariums, pensions, welfare, and the like.</p>
DOMESTIC PAYMENT	<p>Payment transaction performed in the Republic of Slovenia in all Member States' currencies.</p> <p>Nova KBM performs cashless payment transactions in the following Member States' currencies: EUR, GBP, DKK, SEK, NOK, CHF (Liechtenstein), PLN, BGN, HUF, CZK and HRK.</p>
OTHER PAYMENT	<p>Payment transaction performed in the Republic of Slovenia or payment transaction between two Member States in all Non-Member States' currencies, and payment transaction between Member and Non-Member State in all currencies.</p> <p>Nova KBM performs cashless payment transactions in the following Non-Member States' currencies: AUD, USD, CAD, JPY, CHF (Switzerland), RSD, BAM, RUB and MKD.</p>
MEMBER STATE	<p>State member of the European Union or state member of the European Economic Area (EEA = EU + Island, Norway and Liechtenstein).</p>
LOAN	<p>Is a legal transaction. It is a contractual relation between a bank and a customer on basis of which the bank binds itself to give the borrower at his/her disposal a specified amount of funds for specified or non-specified time to use it for a specific purpose or without the specification of the purpose. The borrower binds him/herself to pay the bank agreed interest or to repay the loan in time and form defined in the contract.</p>
URGENT ORDER	<ul style="list-style-type: none"> - in domestic payment transactions <ul style="list-style-type: none"> - payment order in EUR, which will be treated on priority basis and executed within one hour or - payment order in foreign currencies which will be treated on priority basis and will be subject to preliminary agreement with the bank executed within one hour if submitted by 10 am - in foreign payment transactions <ul style="list-style-type: none"> - payment order in EUR which will be treated on priority basis and executed within one hour or - payment order in foreign currencies which will be treated on priority basis and will be subject to preliminary agreement with the bank executed within one hour if submitted by 10 am.

COMMISSION	Is remuneration for services rendered. Usually it is charged as a percentage of the transaction's value or as a flat-rate charge. The bank mainly charges the commission for its neutral services.
REGULATED CROSS-BORDER PAYMENT	Payment transaction between two Member States, which contains the following information: <ul style="list-style-type: none"> - in EUR, SEK and RON* (*Nova KBM d.d. does not perform cashless payment transactions in RON) - IBAN of the beneficiary's account - SWIFT code of the beneficiary's bank - SHA payment instructions indicating that the payer and recipient each bear their own costs enabling the straight-through processing of the payment order.
RESIDENT	Is a domestic legal entity with a registered office in the Republic of Slovenia, customer with permanent residence in the Republic of Slovenia engaged in an activity in an employed capacity, and customers with permanent residence in the Republic of Slovenia. As residents are treated also foreign legal entities and customers who are in the Republic of Slovenia engaged in an income generating activity.
SEPA DIRECT DEBIT	SEPA Direct Debit is a payment instrument governed by the rules of one of the Sepa schemes. It is used by the participants who maintain accounts with payment services providers who have adhered to the Sepa Direct Debit Scheme. Sepa Core Direct Debit Scheme and Sepa B2B Direct Debit Scheme are governed by the Rules of the Sepa Core Direct Debit Scheme and the Rules of the Sepa B2B Direct Debit Scheme.
SEPA PAYMENT	SEPA payment has the following characteristics: amount in EUR, outgoing payments of up to 50,000 EUR, incoming payments without amount limitations, beneficiary's account in IBAN structure, originator's/beneficiary's banks with BIC (SWIFT) code must be participating banks in the SEPA payment system (from SEPA area, and not only EEA), SHA cost option, payment order can contain additional fields, typical for this payment system: ID of the beneficiary, ID of the originator, ID of the final beneficiary, ID of the final debtor and End to End ID or reference code of the originator.
TARIFF	Is a list of fees that the bank charges for its services. The tariff is adopted by the bank's management board.
NON-MEMBER STATE	State not member of the European Union or of the European Economic Area
UNIVERSAL PAYMENT ORDER (UPN)	Universal payment order (UPN) is used for payments in EURO in the SEPA area. It is used for cash and non-cash payments and deposits and withdrawals of cash.

This tariff includes fees and charges for services most often used by our customers. The complete list of fees and charges for all our services is published in the Nova KBM's Tariff which is available in all our branches and can be obtained from your account manager.

I. Nova KBM SERVICES NOT SUBJECT TO VAT

CREDIT OPERATIONS

Credit lines, current account overdrafts

Credit lines, current account overdrafts	for loans up to 5,000.00 €; €130.00 0.20% - 0.80% for loans over 5,000.00 €; min €200.00
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BUSINESS ACCOUNT

CURRENT ACCOUNT

Opening of a current account

a) opening of the second and any further current accounts (except for accounts designated F in the register RTRR)	€25.00
b) opening of a transaction account for a foreign person	€100.00
c) other accounts	Free of charge

Managing a current account

a) legal entities, other financial organizations and central and local government	from €10.50 up to €14.00 monthly
b) non-profit household service providers	€5.50 monthly
c) zero-balance cash account of budget users (a fee for maintaining the account is only charged if at least one transaction is performed in a month)	€3.00 monthly
d) managing a current account for a company in bankruptcy	€10.00 / month or, in agreement with the customer, a single flat fee of €150.00 until the bankruptcy procedure has been concluded (in this case the bank shall not charge other fees for payment transactions)
e) managing a current account for a foreign person	€30.00

Closing of a current account maintained less than 12 months

a) by request of a customer	€30.00
b) by request of the bank	max €30.00 or up to the current account available balance

Idle current account

Idle current account – lump-sum fee	€6.00
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Current account reactivation

Current account reactivation	€30.00
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Amendment of data which are sent to the current account register and/or update of authorizations

a) amendment of data which are sent to the current account register (RTRR)	€8.50
b) update of authorizations	€8.50

Standing orders

a) update (opening)	Free of charge
b) modifications (cancel) of a standing order	€0.10

Current account statements

a) current account statements within one month	
- by post (postage included)	€1.90
- collection in person	€1.20
b) duplicate of statement by request of a customer	€3.50
c) delivery to an address abroad (postage included)	€4.90
d) fee for MT940/monthly	€45.00
e) fee for MR940+MT942/monthly	€50.00

f) fee for MT101 one-off at implementation	€240.00
g) fee for MT101/monthly	€20.00
h) pooling fee	by arrangement

Information on balance on transaction account at the bank or postal counters

Information on balance on transaction account at the bank or postal counters	Free of charge
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PAYMENT TRANSACTIONS

DOMESTIC AND REGULATED CROSS-BORDER PAYMENTS IN EUR AND SEK AND OTHER SEPA PAYMENTS

ONLINE AND B2B BANKING*

Electronic order (PBN and B2B)

a) payment to accounts with Nova KBM, compensations included	€0.35
b) payment to accounts with another bank up to and including €50,000 or countervalue in SEK	€0.93
c) payment to accounts with another bank above €50,000 or countervalue in SEK	€6.90
d) urgent payment	€8.40

*These fees do not apply:

- when making payments for humanitarian purposes;
- when making payments to current accounts of Nova KBM Group subsidiary and associated companies with Nova KBM; when making payments to current accounts of the subsidiary company KBM Infond d.o.o. with NLB d.d.; and when making payments to current accounts of the associated company Moja naložba - Long-term Business Fund of PDPZ with Banka Koper d.d.
- when making transfers from current accounts to deposit accounts with Nova KBM

Mass SEPA payments

- aggregated payment order (package)	€6.50
- individual payment order	€0.18

Electronic invoice – transmission of electronic invoices and electronic registrations

Electronic invoice* - collection and transmission of the electronic invoice to the recipient (fee is paid by the issuer)

a) internal delivery

Number of electronic invoices	Up to 200 kb	Size of an individual electronic invoice		
		Between 200 kb and 500 kb	Between 500 kb and 1 MB	Between 1 MB and 2 MB
Up to 500	€0.12	€0.13	€0.14	€0.17
From 501 to 10,000	€0.11	€0.12	€0.13	€0.16
From 10,001 to 25,000	€0.10	€0.11	€0.12	€0.15
Above 25,001	€0.08	€0.09	€0.10	€0.14

b) external delivery

Number of electronic invoices	Up to 200 kb	Size of an individual electronic invoice		
		Between 200 kb and 500 kb	Between 500 kb and 1 MB	Between 1 MB and 2 MB
Up to 500	€0.23	€0.25	€0.26	€0.34
From 501 to 10,000	€0.21	€0.22	€0.23	€0.32
From 10,001 to 25,000	€0.19	€0.20	€0.21	€0.30
Above 25,001	€0.16	€0.17	€0.18	€0.27

*Fee rate depends upon the number of sent electronic invoices and the size of an individual electronic invoice

Electronic registration/deregistration – receipt of external electronic invoices (fee is paid by the issuer)

Electronic registration/deregistration – receipt of external electronic invoices	€0.02
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Electronic receipt (fee is paid by the issuer)

- electronic invoice: external delivery	€0.02
- electronic registration/deregistration: external delivery	€0.02

PAPER ORDER*

a) payment to accounts with Nova KBM	€1.90
b) payment to accounts with another bank up to and including €50,000 or countervalue in SEK	€2.90
c) payment to accounts with another bank above €50,000 or countervalue in SEK	€9.00
d) urgent payment	€10.50

ORDER ON DATA MEDIUM*

a) payment to accounts with Nova KBM	€0.75
b) payment to accounts with another bank up to and including €50,000 or countervalue in SEK	€1.23
c) payment to accounts with another bank above €50,000 or countervalue in SEK	€5.90
d) urgent payment	€9.00

*These fees do not apply:

- when making payments for humanitarian purposes;
- when making payments to current accounts of Nova KBM Group subsidiary and associated companies with Nova KBM; when making payments to current accounts of the subsidiary company KBM Infond d.o.o. with NLB d.d.; and when making payments to current accounts of the associated company Moja naložba - Long-term Business Fund of PDPZ with Banka Koper d.d.
- when making transfers from current accounts to deposit accounts with Nova KBM

EXECUTING DIRECT DEBITS**EXECUTING SEPA DIRECT DEBITS****Beneficiary**

SEPA direct debit order sent through Bank@Net	
a) for debiting accounts with Nova KBM for purposes of instalment payments, for payment of insurance premiums, etc.	€0.26
b) for debiting accounts with other banks, for purposes of instalment payments, for payment of insurance premiums, etc.	€0.30
c) for debiting accounts with Nova KBM and other banks for purposes of payment of public utilities charges, water, electricity, gas, rents, subscriptions, facility management services, maintenance fees, security.	€0.16

Payer

a) executed SEPA Direct Debits	€0.26
b) failed SEPA direct debit transaction	€2.14
c) updating of the SEPA Direct Debit Cancellations in accordance with the SEPA Core Scheme	€5.35
d) update of adherences to B2B Scheme	€5.35

PAYMENTS MADE BY STANDING ORDER OR BY AUTHORISATION

to Nova KBM's settlement account for deposits	free of charge
to Nova KBM's settlement account*	€0.22
to accounts with Nova KBM	€1.00
to accounts with another bank	€1.35

* This fee does not apply to:

- settlement of bank's fees, subscriptions and other costs related to business cards and Moneta,
- payments made by business cards and Moneta.

INCOMING PAYMENTS

Incoming payments

a) up to and including €50,000 or equivalent SEK	free of charge
b) above €50,000 or equivalent SEK	free of charge

Payment received by Nova KBM for customers of other Slovenian banks which is then subject to payment instructions transferred to another Slovenian bank

- documentary operations (export letter of credit, documentary collection, guarantees issued by other banks); another Slovenian bank handles a documentary operation on behalf of a beneficiary-customer of Nova KBM	0.05% of the amount of incoming payment; min €5.00, max €85.00
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Exceptional settlement of incoming payment - settlement of an incoming payment with a known future value date

Exceptional settlement of incoming payment - settlement of an incoming payment with a known future value date	0.25 %, min €15.00, max €650.00
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OTHER CROSS-BORDER PAYMENTS AND OTHER PAYMENTS

OUTFLOWS

Other cross-border payments and other payments

A. payments to accounts with Nova KBM

(except for deposits – free of charge)

a) electronic order	€0.35
b) paper order	€1.90

B. payments to accounts with other banks

a) electronic order (SHA)	0.010%, min €10.00 max €150.00
b) paper order (SHA)	0.17%, min €20.00, max €300.00
c) urgent order (SHA)	0.20%, min €20.00, max €300.00
d) electronic order (OUR))	0.10%, min €10.00, max €150.00 + €17.00
e) paper order (OUR)	0.17%, min €20.00, max €300.00 + €17.00
f) urgent order (OUR)	0.20%, min €20.00, max €300.00 + €17.00
g) with option BEN	fee payed by beneficiary

INCOMING PAYMENTS

Other cross-border payments and other payments

from other banks	0.10%, min €10.00, max €150.00
Payments related to settlement of liabilities towards Nova KBM from accounts held with Nova KBM	free of charge
Payments from Nova KBM accounts	free of charge

When the bank's fee exceeds the countervalue of the cross-border payment or other payment, the bank charges a max fee in the countervalue of the cross-border payment or other payment

Payment received by Nova KBM for customers of other Slovenian banks which is then subject to payment instructions transferred to another Slovenian bank

- other payments	
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- for amounts up to and including €50,000.00 or equivalent in SEK	€10.00
- for amounts above €50,000.00 or equivalent in some other currency	€20.00
- documentary operations (export letter of credit, documentary collection, guarantees issued by other banks); another Slovenian bank handles a documentary operation on behalf of a beneficiary-customer of Nova KBM	0.05% of the amount of incoming payment; min €5.00, max €85.00

Extraordinary accounting for incoming payment – settlement of incoming payment with a known future value date

Extraordinary accounting for incoming payment - settlement of incoming payment with a known future value date	Tariff from section Other cross-border and other payments 0.25%, min €15.00, max € 650.00
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Purchase of foreign currency – assignment

a) to accounts with Nova KBM	0.01 %, min €15.00, max €25.00 <i>or is charged to the current account (paper order) if it refers to the disbursement of a loan approved by the bank</i> €25.00
b) to accounts with another bank	<i>or is charged to the current account (paper order) if it refers to the disbursement of a loan approved by the bank</i> €25.00

PAYMENTS MADE BY STANDING ORDER OR BY AUTHORISATION

to Nova KBM's settlement account for deposits	free of charge
to Nova KBM's settlement account*	€0.22
to accounts with Nova KBM	€1.00
to accounts with another bank	€1.35

* This fee does not apply to:

- settlement of bank's fees, subscriptions and other costs related to business cards and Moneta,
- payments made by business cards and Moneta.

OTHER SERVICES FOR COMMERCIAL PAYMENTS

COMPLAINTS, MODIFICATIONS OF PAYMENT TRANSACTIONS - INFLOWS/OUTFLOWS

(e.g. erroneous or incomplete payment order, with no indication of the beneficiary's IBAN or incorrect beneficiary's IBAN,, without indication of the beneficiary's bank's BIC code, urgent inquiry, investigation or applicant's request to stop/cancel already executed payment, etc.), **

for payments in RS	actual costs of other Slovenian banks + €10.70
for payments abroad	actual costs of foreign banks + €21.40

*In case of SEPA returns or in case of agreement with the beneficiary, that the inflow is not redirected to other Slovenian bank, the service is free of charge.

**If the fee is higher than the amount of the crossborder payment or any other payment the maximum fee that can be charged in such a case is equal to the amount of the crossborder payment or any other payment.

ACCEPTANCE OF A BILL OF EXCHANGE FOR PAYMENT

Acceptance of a bill of exchange for payment	€25.00
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WRITTEN CONFIRMATION OF EXECUTED PAYMENT

Written confirmation of executed payments in Slovene	€5.00
Written confirmation of executed payment in foreign language	€6.00

SENDING FAX

Sending fax	€0.60
Sending fax abroad	€1.20

PAYING OF COSTS UNDER ASSIGNATION AGREEMENT (CHEQUES, ACTIVA)

Paying of costs under assignment agreement (cheques, Activa)	€12.00
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WITHDRAWAL OF ORDERS FROM THE PAYMENT QUEUE ON REQUEST OF THE CUSTOMER AND/OR CHANGE OF THE PAYMENT ORDER'S PRIORITY

Withdrawal of the orders from the payment queue on request of the customer and/or change of the payment order's priority	€1.30 per order
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BOOKING OF TRANSACTIONS CREDITED TO TRANSACTION ACCOUNTS

up to 1.000 orders	€0.13
from 1.001 to 10.000 orders	€0.06
from 10.001 to 50.000 orders	€0.03
above 50.000 orders	€0.02

RETURNING AN ORDER FOR PAYMENT ON REQUEST OF APPLICANT BEFORE THE EXECUTION OF PAYMENT, OR REJECTION OF ORDER WITHOUT THE COVER BEFORE THE EXECUTION OF PAYMENT OR DUE TO INCOMPLETE DATA

a) electronic order and B2B	€5.40
b) paper order	€10.70
c) order on data medium	€7.50

NOTIFICATION OF OUTGOING AND INCOMING

a) by post	€1.50
b) by fax	€0.70

PRODUCING AND DECODING

Producing a telegraphic test key for a payment order on the request of another bank

Producing a telegraphic test key for a payment order on the request of another bank	€12.00
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Decoding a telegraphic test key of a payment order for another bank

Decoding a telegraphic test key of a payment order for another bank	€12.00
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CONVERSION OF CURRENCIES

Conversion of currencies	Free of charge (exchange rates for corporate customers are applied)
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MONITORING OF PLEDGED INCOMING PAYMENTS AND BALANCES ON TRANSACTION ACCOUNT, WHEN PLEDGED TO THE THIRD PARTY, THE BANK BY THE CUSTOMER

monitoring of an individual account	€110.00
informing the pledge	€11.00 per individual notification

PAYMENT FOR HUMANITARIAN PURPOSES

Payment for humanitarian purposes	Free of charge (the list of humanitarian organizations in Appendix 5)
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CASH OPERATIONS

CASH OPERATIONS IN EUR

Withdrawal of cash at the bank or postal counters

a) coins	
- standard packaging (tubes/bags)	€0.10 per tube/bag
b) banknotes	
b1) electronic payment order	Free of charge
b2) paper payment order	0.11% of the amount, min €2.60 and max €150.00

Deposit of cash at the bank or postal counters

a) day/night vault or closed envelope at the bank counter – valid for deposit of banknotes and coins	
a1) clients	0.26 % - 0.30 % of the amount
a2) non-clients	0.33 % of the amount

b) at the bank or postal counters	
b1) banknotes	
b1.1) clients	0.31 % of the amount, min €1.50
b1.2) non-clients	0.33 % of the amount, min €1.50
b2) coins	
b2.1) clients	1.50 % of the amount, min €2.00
b2.2) non-clients	2.00 % of the amount, min €2.00
c) costs of lost/damaged magnetic card/key	€5.00
d) issuance of an additional DNT card	€5.00

Fee for DNT bag amounts to €0.21 and for receipt – specification to €1.67.

Preparing of a large number of envelopes for one withdrawal

Preparing of a large number of envelopes for one withdrawal	€8.35 per envelope
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Deposit of proceeds and withdrawal of cash for municipalities, public institutions and other budget users at municipal and state-level

a) day/night vault or closed envelope at the bank counter	
- banknotes	0.26% of the amount, min. €1.50
- coins	0.26% of the amount, min. €1.50
b) payment at bank counter	
- banknotes	0.26% of the amount, min. €1.50
- coins	0.26% of the amount, min. €1.50
c) withdrawal at bank counter – banknotes and coins	0.26% of the amount, min. €1.50
d) costs of lost/damaged magnetic card/key	actual costs

Fee for DNT bag amounts to €0.21 and for receipt – specification to €1.67.

Refund of cash not taken over on the day of payment - zero-balance cash account of budget users

Refund of cash not taken over on the day of payment - zero-balance cash account of budget users	fee for paper order depending on the amount
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FOREIGN CASH

Withdrawal at the bank or postal counters

a) electronic order	0.4%, min €5.00
b) paper order	2.0%, min €10.00

Withdrawal of foreign cash by other budget users at municipal- and state- level

Withdrawal of foreign cash by other budget users at municipal- and state- level	1%, min €0.83; at the ECB reference rate for foreign currency on the day of settlement
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Deposit of foreign cash by legal entities and other budget users at municipal- and state-level at the bank or postal counters

a) crediting account with Nova KBM (in foreign or domestic currency)	1%, min €1.50; at the ECB reference rate for foreign currency on the day of settlement
b) crediting account in domestic currency with another Slovenian bank	1%, min €1.50; at the ECB reference rate for foreign currency on the day of settlement + fee for payment according to the Tariff
c) crediting account in foreign currency with another Slovenian bank	1%, min €1.50; at the ECB reference rate for foreign currency on the day of settlement + €5.01

PAYMENT CARDS

BUSINESS CARDS Mastercard and VISA

Annual membership fee

annual membership fee	€50.00
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Blocking

Blocking	€15.62
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Early card replacement

Early card replacement	€15.00
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Order of a new PIN for an existing card

Order of a new PIN for an existing card	€5.54
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Card cancellation

Card cancellation	€20.00
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Withdrawal of cash

a) from ATMs	5% of the amount; min €12.00
b) form POS terminals	5% of the amount; min €12.00

Reproduction of purchase certificate or its acquisition from the point of sale

Reproduction of purchase certificate or its acquisition from the point of sale (transaction made by the card holder – no slip)	€6.55
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Account statement on the request of the customer

Account statement on the request of the customer	€2.90
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Change of a monthly limit amount at the request of the client

Change of a monthly limit amount	€15.00
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Change of settlement date

Change of settlement date	€5.00
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BUSINESS CARD VISA Debit

Issuing card

Issuing card	€4.00
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Blocking

Blocking	€6.69
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Cancellation of blocking

Cancellation of blocking	€1.39
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Regular (automatic) renewal

Regular (automatic) renewal	€4,00
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Early card replacement

Early card replacement	€6.69
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Order of a new PIN for an existing card

Order of a new PIN for an existing card	€5.54
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Card cancellation

Card cancellation	€6.69
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Withdrawal of cash

a) at Nova KBM's ATMs	Free of charge
b) at ATMs of other banks and from POS terminals	€1.88

Reproduction of purchase certificate or its acquisition from the point of sale

Reproduction of purchase certificate or its acquisition from the point of sale (transaction made by the card holder – no slip)	€6.55
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Account statement on the request of the customer

Account statement on the request of the customer	€2.90
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POINT-OF-SALE FEE (TRANSACTIONS WITH ACTIVA PAYMENT CARD)

point-of-sale fee (transactions with Activa payment card)	by arrangement
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BUSINESS PREPAID VISA CARD**Annual membership fee**

Annual membership fee	Free of charge
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Issuing card

Issuing card	€10.00
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Blocking

Blocking	€6.69
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Cancellation of blocking

Cancellation of blocking	€1.39
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Regular (automatic) renewal

Regular (automatic) renewal	€10,00
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Early card replacement

Early card replacement	€6.69
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Order of a new PIN for an existing card

Order of a new PIN for an existing card	€5.54
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Card cancellation

Card cancellation	€6,69
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Withdrawal of cash with Business Prepaid VISA card

a) at branch offices of Nova KBM	€1.14
b) at POS terminals in Slovenia or abroad	€1.88
c) at POS terminals in Slovenia and in member countries of the EU in EUR, SEK and RON	
c1) at Nova KBM's ATMs	Free of charge
c2) at ATMs of other banks	€1.88
d) at ATMs in member countries of the EU in other currencies except in EUR, SEK and RON, and in other countries	€1.88

Insight into prepaid account's balance

a) at Nova KBM's ATMs	Free of charge
b) at ATMs of other banks	€0.29

Mini statement at ATMs

At Nova KBM's ATMs	€0.12
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Recharging the Prepaid Account

a) online	Free of charge
b) at branch offices	Free of charge

Transfer from prepaid account to transaction account

a) online	Free of charge
b) at branch offices	€1.14

Account statement

a) statement through Online Banking	Free of charge
b) second and all next statements within a month (on the request)	
- collection in person	€1.07
c) duplicate of statement on the request of a customer for transactions within one month	€0.89
d) duplicate of statement on the request of a customer for transactions over one month	€0.89 for each month
e) delivery to an address abroad	€2.14

SELECTED THEME ON THE CARD

Selected theme on the card

Selected theme on the card	€6.00
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Regular (automatic) renewal of selected theme on the card

Selected theme on the card	€6.00
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COSTS OF UNJUSTIFIED COMPLAINTS

Costs of unjustified complaints

a) in Slovenia and abroad	€6.55
b) inquiry about delivery of cards by post	€6.55

INFORMATION VIA TEXTS ON TRANSACTIONS WITH BUSINESS CARDS

Information via texts on transactions with business cards

- per individual card	€0.75 monthly
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SELECTED THEME ON THE CARD

Selected theme on the card

Selected theme on the card	€6.00
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Regular (automatic) renewal of selected theme on the card

Selected theme on the card	€6.00
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MODERN DISTRIBUTION CHANNELS

ONLINE BANKING – Poslovni Bank@Net

Registration fee

a) internet version (PBN)	€21.80
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Issuing and replacing an one-time password generator RSA SecurID

issuing and replacing an one-time password generator	first three cards at €65.50 each, thereafter at €112.35 each
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Special replacing a lost or damaged one-time password generator RSA SecurID

replacing a lost or damaged one-time password generator	€112.35
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Re-registration for the use of Poslovni Bank@Net and/or new PBN

re-registration for the use of Poslovni Bank@Net and/or new PBN within the period of six months	first three cards at €65.50 each, thereafter at €112.35 each
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Monthly fee

monthly fee	€5.90
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Written confirmation of payment executed through Poslovni Bank@Net

written confirmation of payment executed through Poslovni Bank@Net	€1.04
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Change of PIN code and/or password on request of the user

change of PIN code and/or password on request of the user	€2.50
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Change of the one-time password generator RSA SecurID owner on request of the user

Change of the one-time password generator's owner on request of the user	€10.00
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PAYMENTS BY MOBILE PHONE - MONETA**Business Moneta**

business Moneta	Free of charge
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One-time password generator RSA SecurID for Moneta

a) issuing an one-time password generator	€33.50
b) replacing a lost or damaged one-time password generator	€112.35

OTHER SERVICES**EXECUTION OF COURT ORDERS AND ORDERS OF OTHER BODIES, PAYMENT OF RECEIVABLES****Enforcement of orders of execution, decisions on insurance and other compulsory decrees****Processing of decisions received**

a) processing of received order of execution	€38.00
b) daily costs of payments processing	€11.00, irrespective of number of payments processed in one day
c) daily costs of payments processing abroad	€20.00, irrespective of number of payments processed in one day

Receipt and collection of enforcement drafts

a) processing of received enforcement decision	€38.00
b) payment order	€11.00, irrespective of number of payments processed in one day

PRODUCING COPIES, MICROFILM EXTRACTS, AND PHOTOCOPY OF DOCUMENTS ON REQUEST OF A CUSTOMER

Producing copies, microfilm extracts, and photocopy of documents on request of a customer	€1.50 per page
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ANNUAL FEE FOR A DAY/NIGHT VAULT

Annual fee for a day/night vault	Free of charge
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MANAGEMENT FEE FOR FUNDS AT FREE DISPOSAL

Management fee for funds at free disposal at the Bank, over monthly average balance of 5 million EUR	0.4% p.a. of the sum of monthly average balance of all funds at free disposal at the Bank, exceeding 5 million EUR
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II. TAXABLE SERVICES of Nova KBM

Fees and charges listed below are exclusive of VAT. According to the applicable law, the VAT rate is at 22%.

DOMESTIC PAYMENT SERVICES

Producing reports and confirmations on request of a customer

a) standard reports and confirmations (includes also statement of current account transactions)	€7.00 per page
b) more demanding reports and confirmations	€20.00 per page, max €100.00

CROSS-BORDER AND OTHER PAYMENTS *(residents and non-residents)*

PRODUCING REPORTS AND CONFIRMATIONS ON REQUEST OF A CUSTOMER

a) standard reports and confirmations	€7.00 per page
b) more demanding reports and confirmations, reports and confirmations in foreign language	€20.00 per page, max €100.00

PAYMENT CARDS

RENT FOR POS TERMINAL

Rent for POS terminal at the Nova KBM point-of-sale

Rent for POS terminal at the Nova KBM point-of-sale	€8.00 monthly or by arrangement
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Rent for a mobile POS terminal or a conventional POS terminal with a GPRS module at the Nova KBM point-of-sale

Rent for a mobile POS terminal or a conventional POS terminal with a GPRS module at the Nova KBM point-of-sale	€13.00 monthly or by arrangement
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Rent for a virtual POS terminal for e-commerce

Rent for a virtual POS terminal for e-commerce	€45.90 monthly or by arrangement
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MODERN DISTRIBUTION CHANNELS

ONLINE BANKING – Poslovni Bank@Net

Currently the Bank does not provide these services

OTHER SERVICES

WRITTEN CONFIRMATION OF EXCHANGE OR INTEREST RATES, AND SIMILAR INFORMATION RELATING TO PREVIOUS PERIODS

of interest rates	€8.35 per individual product per year; min €41.73
of exchange rates	€0.42 for confirmation of exchange rate on a specific day; min €4.17

Tariff does not apply to requests according to State Prosecutor Act and in cases, when the law or the executive act do not allow for charging of these costs.

PRODUCING COPIES, MICROFILM EXTRACTS AND PHOTOCOPY OF DOCUMENTS ON REQUEST OF THE USER

Producing copies, microfilm extracts and photocopy of documents on request of the user	€0.92 per page
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ISSUANCE OF FORMS ABOUT SOLVENCY INFORMATION (BON 2)

Issuance of forms about solvency information (BON 2)	€15.00
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SENDING EXCHANGE RATE LIST OF THE BANK OF SLOVENIA OR A LIST OF EXCHANGE RATES APPLIED BY NOVA KBM, AS WELL AS INFORMATION ON EXCHANGE AND INTEREST RATE MOVEMENTS IN WORLD MARKETS

Sending exchange rate list of the Bank of Slovenia or a list of exchange rates applied by Nova KBM, as well as information on exchange and interest rate movements in world markets €0.63 per exchange rate list or information; €12.52 monthly subscription; €62.59 semi-annual subscription

Tariff does not apply to requests according to State Prosecutor Act and in cases, when the law or the executive act do not allow for charging of these costs.

III. Nova KBM SERVICES EXCLUDED FROM VAT

REMINDERS

Sending a reminder	€8.35 / reminder
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