

# FEE LIST FOR CORPORATE

Validity 01.01.2022



SERVICES	FEE AMOUNT in € or %	FREQUENCY
<b>ACCOUNTS AND SAVINGS</b>		
<b>TRANSACTION ACCOUNTS</b>		
<b>ACCOUNT MAINTENANCE</b>		
Annual interest rate on sight deposits		
<b>I. ACCOUNT OPENING</b>		
Account opening	free of charge	
Opening an account for foreign legal entities	€100,00	in the month of account opening
Opening a second and each subsequent transaction account (other than accounts with code F in the RTRR register)	€25,00	in the month of account opening
Extra charge for urgent account opening	€50,00	in the month of account opening
<b>II. TRANSACTION ACCOUNT ADMINISTRATION</b>		
<b>a) For sole traders and private professionals</b>		
Transaction account administration fee	€6,50	monthly
Escrow account maintenance for: insolvency manager, notary, attorney, housing stock manager, executor, and other purposes	€6,50	monthly
Transaction account administration for foreign legal entity	€30,00	monthly
<b>b) For legal entities</b>		
Transaction account administration fee	€13,00	monthly
Non-profit institutions serving households	€6,50	monthly
Escrow account maintenance for: insolvency manager, notary, attorney, housing stock manager, executor, and other purposes	€6,50	monthly
Transaction account administration for foreign legal entity	€30,00	monthly
<b>c) Bundle administration</b>		
<b>For sole traders and private professionals</b>		
Smart Business*	€8,99	monthly
Flat rate	according to agreement	yearly / monthly
<b>For legal entities</b>		
Smart Business*	€14,99	monthly
Flat rate	according to agreement	yearly / monthly
*Smart Business includes business account administration, use of online, electronic and mobile bank, issuance and use of debit card, SMS notifications for transactions with the selected debit card, transaction account overdraft, issuance and use of Visa charge card, security SMS notification for transactions with Visa charge cards, 3-month lease-free new POS terminal leases.		
<b>III. TRANSACTION ACCOUNT CLOSURE</b>		
Earlier than 6 months after concluding the contract	€30,00	once, on a monthly statement
Earlier than 6 months after concluding the contract by order of the Bank	up to the amount of available account balance, max €30,00	once, on a monthly statement
Termination of bundle by the client earlier than 12 months after concluding the contract	€100,00	once, on a monthly statement
<b>IV. ACCOUNT BALANCE STATEMENTS</b>		
Paper statement	€3.50 / per statement	once, on a monthly statement
Paper statement/duplicate	€4.00 / per duplicate	at the time of execution
MT940 per account	€45,00	monthly
MT940 + MT942 per account	€50,00	monthly
MT101 set up fee	min €240,00	after launch
MT101	€20,00	monthly
Pooling	in accordance with the contract	
<b>V. STANDING ORDERS</b>		
Opening a standing order	free of charge	
Changes (including cancellation) of a standing order	€1,50	at the time of execution
Cost of non-executed standing order	€2,50	at the time of execution
<b>VI. MANAGEMENT OF AVERAGE MONTHLY BALANCES</b>		
from €0.1 mio up to €0.5 mio	0.50% per annum	monthly
from €0.5 mio up to €5 mio	0.60% per annum	monthly
€5 mio and over	0.84% per annum	monthly
*The base for the charge includes all current account balances, balances held as: overnight deposit lines, overnight deposit lines of local governments, intra-day deposits, call deposits - deposit line facilities, call deposits, and short- and long-term deposits in EUR entered into starting 1 June 2021. The fee is charged on total balances over €100,000.		
<b>VII. OTHER FEES</b>		
Issuance of transaction and balance statements	€44324,00	at the time of execution
Other certificates and statements (certificate of recapitalization, bank account certificate, zero debt certificate, certificate of Founding Capital, inquiry on signatories on individual business account, confirmation of financial identification, authorized signatories of companies ...)	€7,00 + VAT	at the time of execution
Solvency certificate, issuance of BON 2 form	€15,00 + VAT	at the time of execution
More extensive reports and certificates	€100 + VAT	at the time of execution
Change of customer's basic data (name, address, registered office, authorized person) and authorizations to use account	€8,50	at the time of execution
Written information on exchange rates, interest rates and similar for past periods	€30,00 + VAT	at the time of execution
Sending reminders	€8.35 / per reminder	monthly
Distribution of SMS notifications on transaction account use	€0.05 / per message	at the time of execution
Information on account balance at bank counter	free of charge	
<b>LOANS</b>		
<b>SHORT-TERM LOANS</b>		
Preparation and processing (origination fee) up to €5,000.00: short-term loan / revolving / corporate overdraft / L/C coverage	€130,00	at production
Preparation and processing (origination fee) from €5,001.00:		
Short-term loan with maturity up to one year	0.10% - 0.40%* min €200.00	at production
Loans - deposit insurance 100%	0.10% - 0.20%* min €130.00	at production
Revolving, Overdraft	0.20% - 0.80%* min €200.00	at production
Limit Smart Business	2% min €100.00 max €200.00	at production
Fee for undrawn part of revolving loan (Commitment fee)	0.10% - 0.55% * annually from the balance of the unused part of the approved loan	after booking, monthly for the month then ended
Approval of a credit line to provide cover for L/C	0.20% - 1.00%* min €200.00	at production
Utilization of credit line to provide cover for L/C	0.10% - 0.50% * from amount min €50.00 max €200.00	at production
Fees on credit transactions are determined based on the following criteria, as set out by the Bank's rules: credit rating, competitive aspect, collateral, other products held by the client, and other criteria. The decision shall be reasoned in the Business Case document.		
*Loans with increasing balance are subject to a charge on the increased amount, as defined for the relevant type of loan. If the change of loan amount also extends the final maturity by more than one month, the change is subject to the same fee as a new loan.		
<b>SMART BUSINESS LOANS</b>		
SMART BUSINESS Loans	2% min €100.00 max €200.00	at production

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<b>LONG-TERM LOANS</b>		
Preparation and processing (Management fee) up to €5,000.00 (also applies to loans fully collateralized by a deposit and rescheduled loans)	€130,00	at production
Preparation and processing (Management fee) from €5,001.00 (also applies to rescheduled loans)	0.10% - 1.00%* min €200.00	at production
Loans fully collateralized by deposit	0.10% - 0.20%* min €200.00	at production
Administration of amortizing loans	0.05% - 0.20%* annually from the loan balance min €100.00	yearly
Commitment fee for undrawn part of the loan	0.10% - 0.55%* annually from the balance of the undrawn part of the approved loan, min €100.00. There is no charge for using the loan for up to 30 days.	after booking, monthly for back days.
<i>Fees on credit transactions are determined based on the following criteria, as set out by the Bank's rules: credit rating, competitive aspect, collateral, other products held by the client, and other criteria. The decision shall be reasoned in the Business Case document.</i>		
<i>*Loans with increasing balance are subject to a charge on the increased amount, as defined for the relevant type of loan. If the change of loan amount also extends the final maturity by more than one month, the change is subject to the same fee as a new loan.</i>		
<b>OTHER FEES</b>		
Special offers	under contract with external partners	at production
Cancellation after loan approval or signature of contract	calculation of the fee for the preparation and processing of the loan according to the type of loan	at production
Cancellation by the borrower after accepting an indicative offer	50% of the calculation of the fee for the preparation and processing of the loan according to the type of loan	upon resignation
Approval and preparation of a decision for the Slovenian Enterprise Fund and / or other financial institutions d.o.o.	€200,00	at production
Binding letter of intent	0.30% min €220.00	at production
Modifications of approved loans		
Up to €5,000.00	€130,00	at production
From €5,000.01	0.10% - 0.30% min €200.00	at production
Approval of a moratorium / deferral of payment under ZIUOPOK (COVID 19)		
a) operations prohibited by a state or municipal ordinance	free of charge	
b) in all other cases	0.30% min €200.00	at production
Premature termination of the moratorium by request of the client under ZIUOPOK (COVID 19)	0.10% of the amount of deferred principal, min €100.00	at production
Early partial and fully repayment of the loan	2% of the amount of early payment, min €100.00 No compensation is charged when the repayment is up to 30 days before the due date.	at production
Transfer of undrawn part of the loan to the account of a supplier:		
a) Transfer to account held with Nova KBM	€1,90	at production
b) Transfer to account held with another bank	€2,70	at production
Issue of certificates and statements by request of the user (e.g. company rating, creditworthiness, amortization schedules, past interest rates, transaction cards, etc.)	€30,00	at request
Land registry permission fee (mortgage deregistration deed statement, notarized mortgage deregistration permissions)	€80,00	at request
Preparing opinions, analyses and reports relating to investments by request of the user	0.15% per invoice amount or min €300.00 + VAT	at request
Preparing various statements, analyses by request	on agreement + VAT	at request
Financial risk assumed	individual, according to the competence of the decision-making body	at request
Sending reminders	€8.35/per notice	at the time of execution
Issuing statement of accounts	€15.00 + VAT	at request
Credit transactions executed on behalf and for the account of legal entities using balances intended for consumers for construction of residential property	1.25% three months period, min €3.34 max €10.43 per individual credit*	quarterly
Credit transactions executed on behalf and for the account of other legal entities	0.5% min €8.35 or by agreement and contract with the legal entity*	quarterly
<i>*Charged on the balance of loans drawn and amortizing at the end of the quarter for the quarter then ended. Applies to existing facilities; the Bank does not originate new facilities.</i>		
<b>CARDS</b>		
<b>PAYMENT CARDS</b>		
<b>VISA BUSINESS CARD</b>		
Annual membership fee	€50,00	the first month after issue
Card cancellation	€20,00	at request
Cash withdrawals (ATM or POS terminal)	5% from amount, min €14.00	monthly
Creating a copy of the purchase slip/collecting the slip from point of sale (transaction carried out by the cardholder - has no slip)	€8,00	at production
Change of monthly limit by request of the client	€50,00	at production
Change of settlement date by request of the client	€5,00	at production
<b>VISA DEBIT BUSINESS CARD</b>		
Card issuance and regular, automatic renewal	€4,00	the first month after issue
Card cancellation	€10,00	at request
Cash withdrawals		
a) at ATMs owned by Nova KBM	free of charge	
b) at other ATMs and through POS	€3,50	at the time of the transaction
Creating a copy of the purchase slip/collecting the slip from point of sale (transaction carried out by the cardholder - has no slip)	€8,00	at production
<b>VISA PREPAID BUSINESS CARD</b>		
Annual membership fee	free of charge	
Card issuance and regular, automatic renewal	€10,00	at production
Unblock fee	€2,00	at production
Card cancellation	€10,00	at request
Mini statement at ATMs owned by Nova KBM	free of charge	
Mini statement at ATM of another bank	€0,30	at production
Prepaid account top-up (online or through a bank account)	free of charge	
Cash withdrawal		
a) At bank counters of Nova KBM	€3,50	at the time of the transaction
b) At ATMs owned by Nova KBM	free of charge	
c) ATMs of other banks and POS	€3,50	at the time of the transaction
Transfer from Prepaid Account to Transaction Account of Nova KBM		
a) Online bank	free of charge	
b) Bank counters	€3,50	at the time of the transaction

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Balance check		
a) at ATMs owned by Nova KBM	free of charge	
b) ATMs of other banks in Slovenia	€0,60	monthly
<b>ONLINE BANK PAYMENTS (FOR MERCHANTS)</b>		
Online bank payments in online store (for merchants)	Merchants fee 3% max €10.02 from the amount of single payment	monthly or under contract
<b>OTHER</b>		
Early card replacement	€10,00	at production
Order a new PIN for an existing card	€7,00	at production
Costs of unjustified complaints	€10,00	after unjustification
SMS notifications on transactions for a single card	€1,00	monthly
Transaction statements by request of the client		
a) Online bank statement	free of charge	monthly
b) Second statement by request of the client	€4,00	at production
Sending reminders	€8.35 / per reminder	at the time of execution
<b>PAYMENTS</b>		
<b>DOMESTIC / CROSS-BORDER REGULATED PAYMENT OPERATIONS<sup>1</sup></b>		
<b>INBOUND TRANSACTIONS</b>		
	No. of orders   amount	
	up to 1,000   €0.13	
	from 1,001-10,000   €0.06	
	from 10,001-50,000   €0.03	
	from 50,001   €0.02	
Cross-border regulated inbound / outbound payment in domestic payment operations		monthly
<b>OUTBOUND TRANSACTIONS</b>		
<b>Electronic Order<sup>2</sup></b>		
Internal order	€0,38	monthly
Payment order up to €50,000.00	€0,98	monthly
Payment order exceeding €50,000.00	€6,90	monthly
Urgent order	€6,90	monthly
<b>Paper order / order on a data medium<sup>2</sup></b>		
Internal order	€2,50	monthly
Payment order up to €50,000.00	€3,10	monthly
Payment order over €50,000.00	€10,00	monthly
Urgent order	€10,00	monthly
1) Regulated cross-border payment is a payment to / from an EU or EEA Member State* in EUR/SEK/ RON and must contain: Recipient's IBAN, amount of payment in EUR, SEK, RON, shared cost option marked "SHA", which means that each participant pays the costs of his bank to make or receive a payment. Payments to the UK and Switzerland in euro are also charged at the same prices.		
* EEA = EU + Iceland, Norway and Liechtenstein		
2) These items do not apply to remittances for humanitarian purposes (tariff annex), payments to subsidiaries and associates of Nova KBM to transaction accounts held with Nova KBM, payments to a subsidiary of KBM Infond to transaction accounts held with a custodian bank, with Raiffeisen Capital Management payments (RCM), Raiffeisen Kapitalanlage - Gesellschaft mbH to transaction accounts with Nova KBM, payments to Sava pokojninska dd - PDPZ long-term business fund to transaction accounts with Intesa SanPaolo Bank, payments to Triglav funds to transaction accounts with Nova KBM, and transfers to the joint account of stock exchange clients (SI56 0451 5000 2425 702).		
<b>SEPA DIRECT DEBIT - PAYMENT RECEIPT</b>		
Seпа direct debit - internal order	€0,35	monthly
Seпа direct debit - external order	€0,35	monthly
<b>SEPA DIRECT DEBIT - PAYER</b>		
SEPA direct debits	€0,40	monthly
Non-executed SEPA direct debits	€2,50	monthly
Update of ban on SEPA direct debits under the core scheme	€5,35	monthly
Update of B2B scheme approvals	€10,00	monthly
<b>SEPA MASS PAYMENTS</b>		
Collective order (batch)	€6,50	monthly
SEPA Mass payments (by order)	€0,35	monthly
Single SEPA	€0,98	monthly
<b>OTHER CROSS-BORDER AND OTHER PAYMENTS</b>		
<b>INBOUND TRANSACTIONS</b>		
Inbound payments	0.10% min €10.00 max €150.00	monthly
Internal order for debt payments to Nova KBM	free of charge	
<b>OUTBOUND TRANSACTIONS</b>		
<b>Internal order</b>		
Electronic Order	€0,38	monthly
Paper order	€2,50	monthly
For deposits	free of charge	
<b>Standard payment order</b>		
Paper order	0.20% min €20.00 max €300.00	monthly
Electronic Order	0.10% min €10.00 max €150.00	monthly
Urgent order	0.25% min €20.00 max €300.00	monthly
An additional fee of €17.00 is charged on all payment orders with the option OUR; for the BEN option, the fee is paid by the recipient.		
<b>STANDING ORDERS / AUTHORIZATIONS</b>		
Payments to accounts of consumers, sole traders, entrepreneurs (same accountholder) at Nova KBM	free of charge	
Payments to loan and savings accounts of consumers at Nova KBM	free of charge	
Payment to accounts at Nova KBM	€1,00	monthly
Payment to accounts with another bank	€1,35	monthly
<b>MONITORING OF INBOUND PAYMENTS AND ACCOUNT BALANCES PLEDGED TO THIRD PARTY, BANK</b>		
Monitoring per each account	€110,00	monthly
Notification of pledgee	€11.00 per notification	monthly
<b>OTHER CHARGES</b>		
Complaint fee	actual costs + €30.00	monthly
Removal of order from payment schedule by request of the client / change of payment order priority	€1.30 by order	monthly
Written confirmation of executed transfer, inbound / outbound payment	€8,00	monthly
Early termination of deposits	1% of balance of deposit terminated early; min €50.00	at the time of execution
Currency exchange	free of charge	
Sending reminders	€8.35 / per reminder	at the time of execution
<b>MODERN BANKING CHANNELS</b>		
<b>E-BANKING</b>		
<b>Set up fee</b>		
Sole traders and private individuals	free of charge	
Legal entities	free of charge	

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SERVICES	FEE AMOUNT in € or %	FREQUENCY
<b>Issuance of security credential:</b>		
In the Approve mobile application	free of charge	
Token One one-time password generator (including theft, loss, damage)	€65,50	the first month after introduction
Qualified digital certificate Halcom CA	According to the valid Price list of Halcom CA for Legal entities	Issuing cost for qualified digital certificate is paid directly to Halcom
<b>Monthly service fee</b>		
Sole traders and private individuals	€2,00	monthly
Legal entities	€5,90	monthly
Change of Token One one-time password generator by request of the user	€10,00	at request
<b>E-DOCUMENTS - TRANSMISSION OF E-DOCUMENTS AND E-LOGIN</b>		
<b>ACCEPTANCE AND TRANSMISSION OF AN E-DOCUMENT TO THE RECIPIENT (CHARGE PAID BY THE ISSUER)</b>		
<b>a) Internal delivery</b>		
<b>Number of e-documents</b>	<b>Size of each e-document:</b>	
	<b>up to 200 kB   200 kB up to 500 kB   500 kB up to 1 MB   1 MB up to 2 MB</b>	
Up to 500	€0.12   €0.13   €0.14   €0.17	
501 to 10,000	€0.11   €0.12   €0.13   €0.16	
10,001 to 25,000	€0.10   €0.11   €0.12   €0.15	
25,001 onwards	€0.08   €0.09   €0.10   €0.14	
<b>b) External delivery</b>		
<b>Number of e-documents</b>	<b>Size of each e-document:</b>	
	<b>up to 200 kB   200 kB up to 500 kB   500 kB up to 1 MB   1 MB up to 2 MB</b>	
Up to 500	€0.23   €0.25   €0.26   €0.34	
501 to 10,000	€0.21   €0.22   €0.23   €0.32	
10,001 to 25,000	€0.19   €0.20   €0.21   €0.30	
25,001 onwards	€0.16   €0.17   €0.18   €0.27	
<i>Charge calculated based on the number of e-documents sent and the size of each e-document.</i>		
<b>E-LOGIN / LOGOUT - ACCEPTANCE OF EXTERNAL E- DOCUMENTS (CHARGE PAID THE ISSUER)</b>		
E-login / logout - acceptance of external e-documents.	€0,02	monthly
<b>E-RETURN RECEIPT (CHARGE PAID BY THE ISSUER)</b>		
E-document: external delivery	€0,02	monthly
E-login / e-logout: external delivery	€0,02	monthly
<b>CASH BUSINESS</b>		
<b>CASH OPERATIONS in €</b>		
<b>CURRENCY EXCHANGE (domestic and foreign cash) at bank counter</b>		
Exchange of banknotes for coins and vice versa	€0.20 per sleeve / bag	monthly
Exchange of banknotes for banknotes	1.0% of amount min €5.50 max €350.00	monthly
<b>CURRENCY EXCHANGE (domestic and foreign cash) at Post counter</b>		
Exchange of banknotes for coins and vice versa up to 50 pieces	free of charge	
Exchange of banknotes for coins and vice versa over 50 pieces	2% of amount; min €2.00	at the time of execution
Exchange of banknotes for banknotes up to 10 pieces	free of charge	at the time of execution
Exchange of banknotes for banknotes over 10 pieces	1% of amount	at the time of execution
<b>CASH WITHDRAWAL</b>		
Coins	€0.20 per sleeve / bag	monthly
Coins (Post office)	2% of amount min €2.00	monthly
Banknotes	0.11% of amount min €2.90 max €150.00	monthly
<b>CASH DEPOSIT</b>		
<b>a) 24-hour cash deposit</b>		
Clients	0.30% of amount min €2.00	monthly
Non-clients	0.40% of amount min €3.00	monthly
<b>b) At bank counter</b>		
<b>b1) Banknotes</b>		
Clients	0.35% of amount min €2.20	monthly
Non-clients	0.40% of amount min €3.80	monthly
<b>b2) Coins</b>		
Clients		
Coin deposit up to €4.99	free of charge	
Coin deposit over €5.00	2.00% of amount min €4.00	monthly
Non-clients	2.15% of amount min €5.00	monthly
<b>c) Sealed cash deposit bag</b>		
Clients	0.30% of amount min €2.00	monthly
Non-clients	0.40% of amount min €3.00	monthly
<b>CASH PICKUP / DELIVERY</b>		
Coins	1.00% of amount	monthly
Banknotes	0.30% of amount; €6.35 after single withdrawal; max €3,000.00 per withdrawal	monthly
<b>REFUND OF UNCLAIMED CASH ON THE DAY OF TRANSFER</b>		
Up to €10,000.00	€10,00	monthly
Over €10,000.00	0.60% of amount	monthly
<b>FOREIGN CASH</b>		
Withdrawal at bank counter	2.00% min €10.00	monthly
Deposit at bank counter	0.60% min €3.00	monthly
<b>24-HOUR CASH DEPOSIT</b>		
Use fee	€40,00	yearly
Cash deposit bag (price per pc)	€0.25 for banknotes, €0.80 for coins	monthly
Issue of additional card (also applies to lost / damaged magnetic cards and keys)	€10,00	at production
Unauthorized deposit of coins	4% of amount min €15.00	after unauthorization
<b>WEB CASH</b>		
WebGOTOVINA application usage fee	free of charge	
GLN (global location number usage fee)	free of charge	
Transfer of messages	free of charge	
<b>REPLACEMENT OF DAMAGED EURO BANKNOTES</b>		
Replacement of euro banknotes (in case of damaged bill and triggered anti-theft devices)	€0.10 per piece min €4.50	at request
<b>OTHER</b>		
Purchase, sale and replacement of retail banknotes (applies to central vaults)	0.1% - 0.175% max €625.94	at request
Sending reminders	€8.35 / reminder	at the time of execution

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<b>SAFE DEPOSIT BOXES</b>		
<b>RENTAL FEE for accountholders</b>		
For safe deposit box A - G (volume in litres up to 64.99)	€250.00 + VAT	yearly
Replacement of lost key	€20.00 + real costs (+ VAT)	at issuing the key
Sending reminders	€8.35 / reminder	at the time of execution
<b>DOCUMENTARY BUSINESS</b>		
<b>DOCUMENTARY COLLECTION- AND INTERNATIONAL BILL OF EXCHANGE</b>		
Nostro and loro documentary collection (opening or notification)	0.21% min €32.00 max €160.00	at transaction / daily
Outstanding bill of exchange / returned document	€22.00	at transaction / daily
Obtaining acceptance of bill of exchange or irrevocable payment commitment	0.16% min €22.00 max €160.00	at transaction / daily
Loro documentary collection with executed protest of bill of exchange	0.21% min 22.00 max €160.00	at transaction / daily
Amendments	€28.00	at transaction / daily
Payment by loro collection	0.10% min €10.00 max €150.00	at transaction / daily
Urgency; inquiry by order of the client	€28.00	at transaction / daily
Sending Documents / Express Courier Costs (DHL)	actual costs + €15.00	at transaction / daily
<i>Within the documentary collection business, the Bank also charges a fee on payments according to relevant payment operations fee items. This applies to the collection of banknotes and other securities ordered by private professionals and sole traders.</i>		
<b>DOCUMENTARY AND STANDBY LETTER OF CREDIT</b>		
<b>IMPORT (NOSTRO) DOCUMENTARY AND STANDBY LETTER OF CREDIT</b>		
Opening an L/C	0.25% min €50.00 for each started quarter from the day of opening to the date of payment	at transaction/daily
Amendment of terms of L/C, cancellation of L/C	€35.00	at transaction/daily
Accepting and checking documents	0.16% min €40.00	at transaction/daily
Payment per Letter of Credit	0.15% min €30.00 max €320.00	at transaction/daily
Urgency; inquiry by order of the client	€28.00	at transaction/daily
Preparation of draft	min €40.00	at transaction/daily
<b>EXPORT (LORO) DOCUMENTARY AND STANDBY LETTERS OF CREDIT</b>		
Notification	0.2% min €35.00 max €850.00	at transaction/daily
Confirmation - by prior agreement	by agreement	calculation quarterly at transaction / daily
Amendments, Unutilized L/C	€35.00	at transaction/daily
Transfer of Letter of credit	0.2% min €50.00	at transaction/daily
Accepting and checking documents	0.16% min €40.00	at transaction/daily
Payment per Letter of Credit	the price of the payment order	at transaction/daily
Payment based on reimbursement authorization of the issuing bank	€55.00 for each payout	at transaction/daily
Urgency; inquiry by order of the client	€28.00	at transaction/daily
Preparation of a draft L/C or preview of L/C	min € 40.00	at transaction/daily
Preview of documents	€30.00	at transaction/daily
Documents / Express Courier Costs (DHL)	Real costs + €15.00	at transaction/daily
<i>Common messaging rate or flat rate not charged between banks.</i>		
<i>If the L/C is not used (in part or in full) due to any reason, the fee is not refunded.</i>		
<b>LORO GUARANTEES</b>		
Notification without commitment	0.15% min €35.00 max €400.00	at transaction/daily
Amendments	€30.00	at transaction/daily
Encashment of loro guarantee		at transaction/daily
a) Preparation of draft or preview of the encashment claim	€40.00	at transaction/daily
b) Acceptance and review of documents for encashment of loro guarantee	0.21% min €40.00 max €160.00	at transaction/daily
c) Confirmation of signatures of authorized persons	€15.00	at transaction/daily
Transfer fee per guarantee	the price of the payment order	at transaction/daily
Urgency; inquiry by order of the client	€28.00	at transaction/daily
<b>GUARANTEE BUSINESS</b>		
<b>GUARANTEES, BILL ENDORSEMENT, AND BANK GUARANTEE STATEMENT</b>		
Guarantee (service, payment) of up to and including €1,000.00	min €100.00 (payable in advance/ without maintenance fee)	once; at transaction/daily
Guarantee issued from guarantee line (service, payment) up to and including €1,000.00	min € 50.00 (payable in advance /without maintenance fee)	once; at transaction/daily
Bid bond	0.15 - 1.00%* min €50.00	once; at transaction/daily
Guarantee line for bid bonds	0.15 - 0.40%* min €50.00	quarterly
	0.20 - 0.50%* min €75.00	once; at transaction/daily
	0.15 - 0.40%* min €50.00	quarterly
Service guarantees (performance, warranty, retention money)	0.15 - 1.00%* min € 50.00	once; at transaction/daily
	0.30 - 0.80%* min €50.00	quarterly
Guarantee line for service guarantees	0.20 - 0.50%* min €75.00	once; at transaction/daily
	0.30 - 0.80%* min €50.00	quarterly
Payment guarantees (payment; advance payment, customs, tax, excise duties, rent, missing B / L)	0.30 - 1.20%* min €50.00	once; at transaction/daily
	0.40 - 0.90%* min €100.00	quarterly
Guarantee line for payment guarantees (payment, advance payment, customs, tax, excise duties, rent, missing B / L) and statements	0.20 - 0.50%* min €75.00	once; at transaction/daily
	0.40 - 0.90%* min €100.00	quarterly
Guarantees with 100% cash coverage	0.10 - 0.30%* min €50.00	once; at transaction/daily
	0.10 - 0.30%* min 50.00	quarterly
Binding guarantee statement, which is an integral part of bid bond	min €50.00 max €110.00	once; at transaction/daily
Stand-alone binding statement	0.10 - 0.50%* min €50.00	once; at transaction/daily
Indemnity letter	0.50%* min €50.00	at request
Redrafting of previously issued guarantee by request of the client	for guarantees up to €100,000.00: €30.00 for guarantees from €100,000.01: €50.00	at transaction/daily

*Calculation of quarterly charges for guarantees and endorsed bills issued for a period shorter than three months: in calculating charges on guarantees and endorsed bills issued for a period shorter than three months, a fee shall be charged for each month started equal to one third (1/3) of the applicable three-month rate, but not less than the minimum amount indicated.*

*Calculation of quarterly charges for guarantees and endorsed bills issued for a period longer than three months: in calculating charges on guarantees and endorsed bills issued for a period longer than three months, the first charge shall be applied by considering the actual number of days between the date of the guarantee or endorsement of the bill until the last day of the third month (the first month shall be the month in which the guarantee or endorsement was issued). For each next month started, the fee shall be equal to one third (1/3) of the applicable three-month rate, but not less than the minimum amount indicated.*

*\*Fees on guarantee transactions are determined based on the following criteria, as set out by the Bank's rules:*

*credit rating, competitive aspect, collateral, other products held by the client, and other criteria. The decision shall be reasoned in the Business Case document.*

# FEE LIST FOR CORPORATE

Validity 01.01.2022



SERVICES	FEE AMOUNT in € or %	FREQUENCY
<b>AMENDMENTS OF GUARANTEES, BILL ENDORSEMENTS AND BANK GUARANTEE STATEMENTS</b>		
Amendments without approval by Credit Committee	€50,00	at transaction/daily
Amendments with approval by Credit Committee	one-off: 0.1 - 0.5%* of the amount. to which the change relates, min €100.00	at transaction/daily
<i>Where a modification of the term of a guarantee or guarantee line has the characteristics of a renewal, the modification is not subject to fees under this section, but rather to a one-time origination fee.</i>		
<i>*Fees on guarantee transactions are determined based on the following criteria, as set out by the Bank's rules: credit rating, competitive aspect, collateral, other products held by the client, and other criteria. The decision shall be reasoned in the Business Case document.</i>		
<b>OTHER CHARGES</b>		
Non-binding guarantee statements that are not integral part of the guarantee	€80,00	at transaction/daily
Encashment of guarantee	0.21% min €40.00 max €160.00	at transaction/daily
Drafting a guarantee	min €40.00	at transaction/daily
Early cancellation of the guarantee	€30,00	at transaction/daily
Cancellation before signing the contract		at transaction/daily
a) After approval of a short-term loan / guarantee / statement	€150,00	at transaction/daily
b) After approval of a long-term loan / guarantee / statement	€250,00	at transaction/daily
c) Cancellation of guarantee from guarantee line	€50,00	at transaction/daily
Monitoring guarantees from other issuers where a SWIFT encashment message is required		at transaction/daily
a) Fee for recording the guarantee for electronic encashment	€20,00	at transaction/daily
b) Fee for mediation in electronic submission under guarantee	€100,00	at transaction/daily
Sending reminders	€8.35 / per reminder	at the time of execution
<b>ENFORCEMENTS</b>		
<b>ENFORCEMENT OF COURT DECISIONS AND ORDERS OF OTHER AUTHORITIES</b>		
<b>ACCEPTANCE AND ENFORCEMENT OF COURT DECISIONS AND ORDERS OF OTHER AUTHORITIES</b>		
Processing of enforcement order - account block	€38,00	after the decision
Payment order for the transfer of funds	€11,00	at payment order
Processing of account balance attachment order for a client in personal bankruptcy	€10,00	once
Acceptance and processing of bill of exchange	€25,00	once
Processing of IOU note	€38,00	by bill of exchange
Enforcement of decision on inheritance - per heir	€10,00	by execution order
<b>OTHER</b>		
Copy of enforcement order and other documents received	€1.50 per page + VAT	at the request
Various certificates regarding the execution of enforcement and protection orders, IOU notes, bills of exchange, e.g. additional notification on execution of enforcement decision, interest statement, breakdown of partial payments, statement of sums outstanding, etc.	€5.00 + VAT	after the decision
Extracts from records regarding the execution of enforcement and protection orders, IOU notes, bills of exchange, e.g. list of orders, list of paid fees	€5.00 + VAT	after extracts, printouts
<b>DEPOSITS</b>		
Premature deposit termination fee	1% of the deposit amount, min €50.00	upon of early termination
<i>All services are exempt from VAT in accordance with point (4) Article 44 ZDDV-1 other the services where the indication "+VAT" is given next to the amount of the fee. Fees charged on services subject to tax are shown as excluding VAT. The VAT rate is 22% under current legislation.</i>		