

ANGAGERALIAGO		
ANSACTION ACCOUNTS		
COUNT MAINTENANCE	Published in the Decision	
nnual interest rate on sight deposits	on interest rate of Nova KBM	
CCOUNT OPENING		
count opening	free of charge	
pening an account for foreign legal entities	€100.00	in the month of account opening
pening a second and each subsequent transaction account (other than accounts with code in the RTRR register)	€35.00	in the month of account opening
ktra charge for urgent account opening	€50.00	in the month of account opening
RANSACTION ACCOUNT ADMINISTRATION		
For sole traders and private professionals		
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
For legal entities		
Transaction account administration fee	€13.00	monthly
Non-profit institutions serving households Escrow account maintenance for: insolvency manager, notary, attorney, housing stock	€6.50	monthly
manager, executor, and other purposes	€6.50	monthly
Transaction account administration for foreign legal entity	€30.00	monthly
Bundle administration		•
For sole traders and private professionals		
Smart Start *	€6.99	monthly
Smart Business** Flat rate	€8.99	monthly
For legal entities	according to agreement	yearly / monthly
Smart Business***	€19.99	monthly
Flat rate	according to agreement	yearly / monthly
art Start includes business account management, use of business online, electronic and mobile banking		
nart Business for sole traders and private professionals includes business account administration, us selected debit card, transaction account overdraft, issuance and use of Visa charge card, security SMS no		
e-free new POS terminal leases (in accordance with the contractually agreed price).	mindation for transactions with their charge saids, we mind	in democracy condensation of a management of a
mart Business for legal entities includes business account administration, use of online, electronic and		
I, issuance of business prepaid Visa cards, SMS notification of transactions with a business prepaid ransactions with Visa charge cards, five internal outflow transactions through online/electronic/mobil		
ccordance with the contractually agreed price).	o banning, meen miner democrate border transacti	one, e menur reace nee new r ee terminar is
RANSACTION ACCOUNT CLOSURE		
arlier than 6 months after concluding the contract	€30.00	once, on a monthly statement
arlier 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
ermination of bundle by the client earlier than 12 months after concluding the contract	€100.00	once, on a monthly statement
ACCOUNT BALANCE STATEMENTS		
aper statement	€5.00 / per statement	once, on a monthly statement
aper statement/duplicate	€5.50 / per duplicate	at the time of execution
wift intra-day transaction report MT 942 wift end-of-day statement MT 940	€45.00	monthly monthly
T940 + MT942 per account	€50.00	monthly
T101 set up fee	min €240.00	after lounch
T101	€30.00	monthly,on a monthly statement
ctivation of SWIFT MT 940 messaging service (one-time charge, covers all BIC)		
	€40.00	• , ,
ctivation of SWIFT MT 942 intra-day messaging (one-time charge, covers all BIC)	€40.00 €40.00	• , ,
ancellation of MT101 request service or SWIFT MT 942 or MT 940 messaging service		one-time charge, on monthly statem
ancellation of MT101 request service or SWIFT MT 942 or MT 940 messaging service harge applicable to each service cancelled)	€40.00	one-time charge, on monthly statem
ancellation of MT101 request service or SWIFT MT 942 or MT 940 messaging service harge applicable to each service cancelled)	€40.00	one-time charge, on monthly statem
ancellation of MT101 request service or SWIFT MT 942 or MT 940 messaging service charge applicable to each service cancelled) soling	€40.00	one-time charge, on monthly statem
ancellation of MT101 request service or SWIFT MT 942 or MT 940 messaging service harge applicable to each service cancelled) soling TANDING ORDERS pening a standing order langes (including cancellation) of a standing order	€40.00 in accordance with the contract free of charge €1.50	one-time charge, on monthly statem one-time charge, on monthly statem at the time of execution
ancellation of MT101 request service or SWIFT MT 942 or MT 940 messaging service harge applicable to each service cancelled) solling TANDING ORDERS bening a standing order thanges (including cancellation) of a standing order tost of non-executed standing order	€40.00 €40.00 in accordance with the contract free of charge	one-time charge, on monthly statem
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Annocellation of MT101 request service or SWIFT MT 942 or MT 940 messaging service harge applicable to each service cancelled) John Standbird Orders Jenning a standing order Jenning Annocement of Average Monthly BALANCES Jenning Annocement of Ave	€40.00 in accordance with the contract free of charge €1.50 €2.50 free of charge €8.50 €8.54 including VAT €12.00 including VAT €8.50 €3.60 including VAT	at the time of execution
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ERVICES	FEE AMOUNT in € or %	FREQUENCY
MART BUSINESS LOANS		
SMART BUSINESS Loans	2% min €100.00 max €200.00	at production
NG-TERM LOANS		
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 oans)	0.10% -1.00%* min €200.00	at production
oans 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

Thanse 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.

under contract with external partners calculation of the fee for the preparation and rocessing of the loan according to the type of loan 0% of the calculation of the fee for the preparation and processing of the loan according to the type of	at production
calculation of the fee for the preparation and rocessing of the loan according to the type of loan 0% of the calculation of the fee for the preparation	
rocessing of the loan according to the type of loan 0% of the calculation of the fee for the preparation	at production
loan	upon resignation
€200.00	at production
0.30% min €220.00	at production
€130.00	at production
0.10% - 0.30% min €200.00	at production
2% of the amount of early payment, min €165.00 No compensation is charged when the repayment is up to 30 days before the due date.	at production
€30.00	at request
€80.00	at request
0.15% per invoice amount or min €300.00 + VAT	at request
on agreement + VAT	at request
decision-making body	at request
€15.00/per notice	at the time of execution
€18.30 including VAT	at request
1.25% three months period, min €3.34 max €10.43 per individual credit*	quarterly
0.5% min €8.35 or by agreement and contract with the legal entity*	quarterly
€170.00	at request
).	€200.00 0.30% min €220.00 0.30% min €220.00 6130.00 0.10% - 0.30% min €200.00 2% of the amount of early payment, min €165.00 No compensation is charged when the repayment is up to 30 days before the due date. €30.00 €80.00 0.15% per invoice amount or min €300.00 + VAT on agreement + VAT individual, according to the competence of the decision-making body €15.00/per notice €18.30 including VAT 1.25% three months period, min €3.34 max €10.43 per individual credit* .5% min €8.35 or by agreement and contract with the legal entity*

Charged on the balance of loans drawn and amortizing at the end of the quarter for the quarter then ended. Applications of the properties	pplies to existing facilities; the Bank does not originate new fa	acilities.
CARDS		
PAYMENT CARDS		
/ISA BUSINESS CARD		
Annual membership fee	€70.00	the first month after issue
Card cancellation	€20.00	at request
Cash withdrawals (ATM or POS terminal)	6% of amount , min €15.00	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 card-linked account limit by request of the client	€50.00	at production
Change of monthly card limit by request of the client	€5.00	at production
Change of settlement date by request of the client	€5.00	at production
/ISA DEBIT BUSINESS CARD		
Card issuance and regular, automatic renewal	€4.00	the first month after issue
Card cancellation	€10.00	at request
Cash withdrawals		
a) at ATMs of Nova KBM and participating banks*	free of charge	
 b) at ATMs of other banks in Slovenia and EU countries where the local currency is EUR, SEK, RON 	0.65% of amount, min €0.80	at the time of the transaction
c) at ATMs outside the EU and EU countries in other currencies (other than EUR, SEK, RON) and in other countries	1.1% of amount, min €2.50, max €23.00	at the time of the transaction
d) at POS terminals in Slovenia and abroad	1.1% of amount, min €2.50, max €23.00	at the time of the transaction
Balance checks at		
a) ATMs of Nova KBM and participating banks*	free of charge	at the time of the transaction
b) ATMs of other banks in Slovenia	€0.60	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
Currently available at SKB Bank ATMs		
/ISA PREPAID BUSINESS CARD		
Card issuance and regular, automatic renewal	€10.00	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 of Nova KBM and participating banks*	free of charge	
 c) at ATMs of other banks in Slovenia and EU countries where the local currency is EUR, SEK, RON 	0.65% of amount, min €0.80	at the time of the transaction
d) at ATMs outside the EU and EU countries in other currencies (other than EUR,	1.1% of amount, min €2.50, max €23.00	at the time of the transaction
SEK, RON) and in other countries	1.170 of amount, min c2.00, max c20.00	



RVICES	FEE AMOUNT in € or %	FREQUENCY
Fransfer 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
Balance check	55.50	
a) at ATMs owned by Nova KBM	free of charge	
b) ATMs of other banks in Slovenia	€0.60	at the time of the transaction
urrently available at SKB Bank ATMs		
THER		
Early card replacement	€10.00	at production
Order a new PIN for an existing card	€10.00	at production
Costs of unjustified complaints	€10.00	after unjustification
SMS notifications on transactions for a single card	€1.50	monthly
ransaction statements by request of the client		
a) Online bank statement	free of charge	monthly
b) Second statement by request of the client	€5.00	at production
Sending reminders	€15.00 / per reminder	at the time of execution
YMENTS		
MESTIC / CROSS-BORDER REGULATED PAYMENT OPERATIONS ¹ BOUND TRANSACTIONS		
	0.13€	monthly
ross-border regulated inbound / outbound payment in domestic payment operations	0.13€	monthly
lectronic Order ²		
Internal order	€0.41	monthly
		monthly
Payment order up to €50,000.00	€1.00 €7.50	monthly
Payment order exceeding €50,000.00	€7.50 €7.50	monthly
Urgent order	€7.50	monthly
aper order / order on a data medium ²	22.22	month!
Internal order	€3.00	monthly
Payment order up to €50,000.00	€5.00	monthly
Payment order over €50,000.00	€12.50	monthly
Urgent order Regulated cross-border payment is a payment to / from an EU or EEA Member State* in EUR/ SEK / F	€12.50	monthly
regulated cross-border payment is a payment to / from an EU or EEA Member State↑ in _EUH/ SEK / F IA", which means that each participant pays the costs of his bank to make or receive a payment. Paym		
na , which means that each participant pays the costs of his bank to make of receive a payment. Fayin Chtenstein	2 15 376 377 and 377 Zonana in Galo are also charged at th	- LETT - LO T IOGIANU, NOIWA
These items do not apply to remittances for humanitarian purposes (tariff annex), payments to subsidia.	ies and associates of Nova KBM to transaction accounts held	d with Nova KBM, payments to SAVA Infond
nsaction accounts held with a custodian bank, with Raiffeisen Capital Management payments (RCM), F	aiffeisen Kapitalanlage - Gesellschaft mbH to transaction acc	counts with Nova KBM, payments to Sava
ojninska dd - PDPZ, payments to Triglav funds to transaction accounts with Nova KBM, and transfers	to the joint account of stock exchange clients (SI56 0451 500)	0 2425 702).
PA DIRECT DEBIT - PAYMENT RECEIPT		
epa direct debit - internal order	€0.35	monthly
epa direct debit - external order	€0.39	monthly
PA DIRECT DEBIT - PAYER		
EPA direct debits	€0.41	monthly
on-executed SEPA direct debits	€2.50	monthly
pdate of ban on SEPA direct debits under the core scheme	€5.35	monthly
lpdate of B2B scheme approvals	€10.00	monthly
PA MASS PAYMENTS		
Collective order (batch)	€6.50	monthly
SEPA Mass payments (by order)	€0.35	monthly
Single SEPA		
	€1.00	monthly
THER CROSS-BORDER AND OTHER PAYMENTS	€1.00	monthly
HER CROSS-BORDER AND OTHER PAYMENTS BOUND TRANSACTIONS		
HER CROSS-BORDER AND OTHER PAYMENTS BOUND TRANSACTIONS abound payments	0.10% min €10.00 max €150.00	monthly
HER CROSS-BORDER AND OTHER PAYMENTS BOUND TRANSACTIONS bound payments ternal order for debt payments to Nova KBM		
HER CROSS-BORDER AND OTHER PAYMENTS BOUND TRANSACTIONS blound payments ternal order for debt payments to Nova KBM TBOUND TRANSACTIONS	0.10% min €10.00 max €150.00	
HER CROSS-BORDER AND OTHER PAYMENTS BOUND TRANSACTIONS bound payments ternal order for debt payments to Nova KBM TBOUND TRANSACTIONS tternal order	0.10% min €10.00 max €150.00 free of charge	monthly
HER CROSS-BORDER AND OTHER PAYMENTS BOUND TRANSACTIONS bound payments ternal order for debt payments to Nova KBM ITBOUND TRANSACTIONS Iternal order Electronic Order	0.10% min €10.00 max €150.00 free of charge	monthly
HER CROSS-BORDER AND OTHER PAYMENTS DOUND TRANSACTIONS bound payments ternal order for debt payments to Nova KBM TBOUND TRANSACTIONS Iternal order Electronic Order Paper order	0.10% min €10.00 max €150.00 free of charge €0.41 €3.00	monthly
HER CROSS-BORDER AND OTHER PAYMENTS BOUND TRANSACTIONS blound payments blernal order for debt payments to Nova KBM ITBOUND TRANSACTIONS ternal order Electronic Order Paper order For deposits	0.10% min €10.00 max €150.00 free of charge	monthly
HER CROSS-BORDER AND OTHER PAYMENTS BOUND TRANSACTIONS blound payments Internal order for debt payments to Nova KBM ITBOUND TRANSACTIONS Internal order Electronic Order Paper order For deposits Itandard payment order	0.10% min €10.00 max €150.00 free of charge €0.41 €3.00 free of charge	monthly monthly monthly
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HER CROSS-BORDER AND OTHER PAYMENTS BOUND TRANSACTIONS blound payments blernal order for debt payments to Nova KBM ITBOUND TRANSACTIONS blernal order Electronic Order Paper order For deposits tandard payment order Paper order Electronic Order Urgent order Urgent order	0.10% min €10.00 max €150.00 free of charge €0.41 €3.00 free of charge 0.20% min €20.00 max €300.00 0.10% min €10.00 max €150.00 0.25% min €20.00 max €300.00	monthly monthly monthly
HER CROSS-BORDER AND OTHER PAYMENTS BOUND TRANSACTIONS blownd payments iternal order for debt payments to Nova KBM TBOUND TRANSACTIONS iternal order Electronic Order Paper order For deposits tandard payment order Paper order Electronic Order Urgent order Electronic Order Lelectronic	0.10% min €10.00 max €150.00 free of charge €0.41 €3.00 free of charge 0.20% min €20.00 max €300.00 0.10% min €10.00 max €150.00 0.25% min €20.00 max €300.00	monthly monthly monthly monthly monthly
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HER CROSS-BORDER AND OTHER PAYMENTS DOUND TRANSACTIONS bound payments ternal order for debt payments to Nova KBM TBOUND TRANSACTIONS ternal order Electronic Order Paper order For deposits tandard payment order Paper order Electronic Order Urgent order Electronic Order Urgent order additional fee of £17.00 is charged on all payment orders with the option OUR; for the BEN option, the ANDING ORDERS / AUTHORIZATIOS ayments to accounts of consumers, sole traders, entrepreneurs (same accountholder) at ova KBM ayment to accounts at Nova KBM ayment to accounts with another bank NITORING OF INBOUND PAYMENTS AND ACCOUNT BALANCES PLEDGED TO THIRI tonitoring per each account of pledgee HER CHARGES omplaint fee emoval of order from payment schedule by request of the client / change of payment order ricrity Iritten confirmation of executed transfer, inbound / outbound payment	0.10% min €10.00 max €150.00 free of charge €0.41 €3.00 free of charge 0.20% min €20.00 max €300.00 0.10% min €10.00 max €150.00 0.25% min €20.00 max €300.00 fee is paid by the recipient. free of charge free of charge €1.00 €1.35 PARTY, BANK €110.00 €11.30 per notification actual costs + €30.00 €1.30 by order €8.00	monthly
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For safe deposit box A - G Replacement of lost key €305.00 including VAT yearly €40.00 including VAT + real costs at issuing the key					
Sending reminders €15.00 / reminder at the time of execution			€40 00 including V	AT + real costs	at issuing the key



SERVICES	FEE AMOUNT in € or %	FREQUENCY
DOCUMENTARY BUSINESS		
DOCUMENTARY COLLECTION- AND INTERNATIONAL BILL OF EXCHANGE		
Nostro and loro documentary collection (opening or notification)	0.21% min €35.00 max €210.00	at transaction / daily
Outstanding bill of exchange / returned document	€25.00	at transaction / daily
Obtaining acceptance of bill of exchange or irrevocable payment commitment	0.16% min €22.00 max €210.00	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	€45.00	at transaction / daily
Payment by loro collection	0.10% min €10.00 max €150.00	at transaction / daily
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Urgency; inquiry by order of the client	€30.00	at transaction / daily
Sending Documents / Express Courier Costs (DHL)	actual costs + €15.00	at transaction / daily
Within the documentary collection business, the Bank also charges a fee on payments according to relevant private professionals and sole traders.	payment operations lee items. This applies to the collection of	banknotes and other securities ordered by
DOCUMENTARY AND STANDBY LETTER OF CREDIT		
IMPORT (NOSTRO) DOCUMENTARY AND STANDBY LETTER OF CREDIT		
Opening an L/C	0.35% 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	€45.00	at transaction/daily
Accepting and checking documents	0.16% min €45.00	at transaction/daily
Payment per Letter of Credit	0.22% min €35.00 max €320.00	at transaction/daily
Urgency; inquiry by order of the client	€30.00	at transaction/daily
Preparation of draft	min €40.00	at transaction/daily
EXPORT (LORO) DOCUMENTARY AND STANDBY LETTERS OF CREDIT	1 10100	
Notification	0.2% min €35.00 max €850.00	at transaction/daily
		calculation quaterly
Confirmation - by prior agreement	by agreement	at transaction / daily
Amendments, Unutilized L/C	€45.00	at transaction/daily
Transfer of Letter of credit	0.2% min €50.00	at transaction/daily
Accepting and checking documents	0.16% min €45.00	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	€30.00	at transaction/daily
Preparation of a draft L/C or preview of L/C	min € 40.00	at transaction/daily
Preview of documents	€35.00	at transaction/daily
Documents / Express Courier Costs (DHL)	Real costs + €15.00	at transaction/daily
Common messaging rate or flat rate not charged between banks. If the L/C is not used (in part or in full) due t	o any reason, the fee is not refunded.	
LORO GUARANTEES		
Notification without commitment	0.15% min €50.00 max €400.00	at transaction/daily
Amendments, early termination	€45.00	at transaction/daily
Encashment of loro guarantee		
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	€30.00	at transaction/daily
GUARANTEE BUSINESS		
GUARANTEES, BILL ENDORSEMENT, AND BANK GUARANTEE STATEMENT	min €100.00	
Guarantee (service, payment) of up to and including €1,000.00	(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
Service guarantees (bid bond, advance payment bond, performance, warranty, retention	0.15 - 1.00%* min € 50.00	once; at transaction/daily
money) - guarantee issue fee Service guarantees (bid bond, advance payment bond, performance, warranty, retention	0.30 - 1.20% *, min 50.00€	quarterly
money) - guarantee administration fee Guarantee line for service guarantees (bid bond, advance payment bond , performance,	0.20 - 0.50%* min €75.00	once; at transaction/daily
warranty, retention money) - guarantee line origination fee Guarantee line for service guarantees (bid bond, advance payment bond, performance,	0.30 - 1.20% *. min 50.00€	
warranty, retention money) - guarantee line administration fee Payment guarantees (payment, customs, tax, excise duties, rent, missing B / L) - guarantee	,	quarterly
issue fee Payment guarantees (payment, customs, tax, excise duties, rent, missing B / L) - guarantee	0.30 - 1.20%*, min 50.00€	once; at transaction/daily
line administration fee Guarantee line for payment guarantees (payment, customs, tax, excise duties, rent, missing	0.40 - 2.00 %*, min 100.00€	quarterly
B / L) - guarantee line origination fee	0.20 - 0.50%*, min 75.00€	once; at transaction/daily
Guarantee line for payment guarantees (payment, customs, tax, excise duties, rent, missing B / L) - guarantee line administration fee	0.40 - 2.00 %*, min 100.00€	quarterly
Guarantees with 100% cash coverage - once; at transaction/daily	0.10 - 0.30%* min €50.00	once; at transaction/daily
Guarantees with 100% cash coverage - quarterly	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
Priority issue of guarantees - additional costs	0.30%* min €50.00	·
Priority issue or guarantees - additional costs Redrafting of previously issued guarantee by request of the client	for guarantees up to €100,000.00: €30.00	at transaction/daily at transaction/daily
Calculation of quarterly charges for guarantees and endorsed bills issued for a period shorter than three mont	for guarantees from €100,000.01: €50.00	·
the actual number of days is considered, 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 is calculated according to the actual number of days, 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 interina. The decision shall be reasoned in the Business Case document.

AMENDMENTS OF GUARANTEES, BILL ENDORSEMENTS AND BANK GUARANTEE STATEMENTS		
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.	at transaction/daily
Amendments with approval by Gredit Committee	to which the change relates, min €100.00	at transaction/daily
Where a modification of the term of a guarantee or guarantee line has the characteristics of a renewal, the modification	on is not subject to fees under this section, but rather to a	one-time origination fee

Where a modification of the term of a guarantee or guarantee line has the characteristics of a renewal, the mod *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.

current legislation.



ERVICES	FEE AMOUNT in € or %	FREQUENCY
OTHER CHARGES		
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	€35.00	at transaction/daily
Cancellation before signing the contract		at transaction/daily
a) After approval of a short-term loan / quarantee / 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	€15.00 / per reminder	at the time of execution
OTHERS		
Creating transcripts, microfilm records, and document copies by request of the user	€1.50 per page	when created
	twice the applicable rate of the Association of	
ranslation from foreign language and vice-versa	Scientific and Technical Translators + VAT	when created
inquiries, checks, and confirmation of authorized signatories (companies) and individuals	€24.40 incl. VAT	at transaction/daily
where the enquirer is not exempt from the service fee by law	€24.40 IIGI. VAT	at transaction/daily
Obtaining information from abroad and sending information abroad	actual costs + €13.00 + VAT	at transaction/daily
Purchase of L/C-based receivables (forfaiting)	fee per contract	at transaction/daily
NFORCEMENTS		
INFORCEMENT OF COURT DECISIONS AND ORDERS OF OTHER AUTHORITIES		
CCEPTANCE AND ENFORCEMENT OF COURT DECISIONS AND ORDERS OF OTHER AUTH		
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
OTHER CONTROL OF THE		
Copy of enforcement order and other documents received	€1.83 per page including 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	€6.10 including VAT	after the decision
statement, breakdown of partial payments, statement of sums outstanding, etc.	Ç	
Extracts from records regarding the execution of enforcement and protection orders, IOU	CO 40 to 101 117 117	- Constant and the second
notes, bills of exchange, e.g. list of orders, list of paid fees	€6.10 including VAT	after extracts, printouts
DEPOSITS		
Premature deposit termination fee	1% of the deposit amount, min €250.00	upon of early termination
Ill services are exempt from VAT in accordance with point (4) Article 44 ZDDV-1, except for services subject	to VAT. Fees charged on services subject to tay are shown as	including VAT The VAT rate is 22%

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