

TERMS AND CONDITIONS FOR BANKS

January 2024

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I. ACCOUNT MAINTENANCE

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

II. PAYMENT CHARGES

BANK-TO-BANK PAYMENTS (MT2xx)

Debit items

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

Credit items

• Book transfer	EUR 1.10
• External payments	EUR 1.60

CUSTOMER PAYMENTS (MT103, MT103+)

INCOMING PAYMENTS

SHA/BEN option

• beneficiary with Nova KBM d.d.	Free of charge for the sending bank
• beneficiary with other banks	
• PSD payments	EUR 3 for the sending bank
• NON-PSD payments	
- for amounts up to EUR 50,000 or equiv.	EUR 10
- for amounts over EUR 50,000 or equiv.	EUR 20

OUR option

• beneficiary with Nova KBM d.d.	
- for amounts up to EUR 50,000 or equiv.	EUR 20
- for amounts over EUR 50,000 or equiv.	EUR 25

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

- for amounts up to EUR 50,000 or equiv.	EUR 15
- for amounts over EUR 50,000 or equiv.	EUR 20

- beneficiary with other banks
 - PSD payments EUR 3
*third bank charges will be added to the above quotations
 - NON-PSD payments
 - for amounts up to EUR 50,000 or equiv. EUR 10
 - for amounts over EUR 50,000 or equiv. EUR 20
*third bank charges will be added to the above quotations
- Non STP surcharge EUR 8.50

In case the payer's bank does not settle OUR charges, we will treat the payment and all the following payments as SHA.

OUTGOING PAYMENTS

BEN option

Costs borne by the beneficiary

- Amendments/Inquiries EUR 35
- Returned items
 - before execution EUR 35
 - after execution EUR 55

III. COLLECTION OF DOCUMENTS, ACCEPTANCES AND DRAFTS

INCOMING COLLECTIONS

- Clean and documentary collection 0.21%, min EUR 55, max EUR 220
- Obtaining acceptance of the draft and holding until maturity 0.16%, min EUR 45, max EUR 220
- Amendment, tracer EUR 65
- Delivery of documents free of payment, returned unpaid, non-accepted or recalled EUR 55
- Payment commission 0.10%, min EUR 10, max EUR 150
- Transport document issued to our order or consigned to us 0.10%, min EUR 55

OUTGOING COLLECTIONS

- Clean and documentary collection 0.21%, min EUR 55, max EUR 220
- Amendment, tracer EUR 65
- Payment commission 0.10%, min EUR 10, max EUR 150

IV. LETTERS OF CREDIT

L/C OPENED BY US

• Issuance of LC	Subject to arrangement
• Deferred payment commission	0.21%, min EUR 100
• Amendment or cancellation or non-utilization	EUR 80
• Taking up/checking documents	0.16%, min EUR 100
• Discrepancy fee	EUR 100
• Payment commission	0.10%, min EUR 10, max EUR 150
• Tracer	EUR 65
• Transport document issued to our order or consigned to us	0.10%, min EUR 55

L/C ADVISED WITH/WITHOUT OUR CONFIRMATION

• Pre-advising	EUR 65
• Advising of confirmed/unconfirmed LC	0.20%, min EUR 80, max EUR 1,000
• Confirmation of LC	Subject to arrangement
• Amendment or cancellation or non-utilization	EUR 80
• Taking up/checking documents	0.16%, min EUR 100
• Transferring L/C	0.22%, min EUR 110
• Assignment of proceeds	0.22%, min EUR 110
• Payment commission	0.10%, min EUR 10, max EUR 150
• Tracers/Inquiries	EUR 65

V. CLEAN REIMBURSEMENT AUTHORITY - REIMBURSEMENTS ON US BY OTHER BANKS

UNCONFIRMED

• Handling	EUR 60
• Amendment	EUR 40
• Payment or reimbursement claim	EUR 65 per payment
• Cancellation	EUR 40

CONFIRMED

• Reimbursement undertaking	Subject to arrangement
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VI. LETTERS OF GUARANTEE

WITHOUT OUR COMMITMENT

- | | |
|--|-----------------------------------|
| • Advising or passing forward a guarantee | 0.15%, min EUR 80,
max EUR 500 |
| • Amendment or cancellation | EUR 80 |
| • Demand for payment - taking up documents | 0.21%, min EUR 80,
max EUR 500 |
| • Payment commission | 0.10%, min EUR 10,
max EUR 150 |
| • Tracers/Inquiries | EUR 65 |
| • Drafting, checking of guarantee wording | EUR 100 |

CONFIRMATION OR ISSUANCE OF GUARANTEE UNDER THE COUNTER GUARANTEE

- | | |
|--|-----------------------------------|
| • Confirmation or issuance of a guarantee | Subject to arrangement |
| • Amendment or cancellation | EUR 80 |
| • Demand for payment - taking up documents | 0.21%, min EUR 80,
max EUR 500 |
| • Payment commission | 0.10%, min EUR 10,
max EUR 150 |
| • Tracers/Inquiries | EUR 65 |
| • Drafting, checking of guarantee wording | EUR 100 |

VII. CUT-OFF TIMES

BANK TO BANK TRANSFERS (MT200, MT202, MT202COV)

Bank to bank transfers in EUR	15:00 CET on the value date
Bank to bank transfers in BAM, BGN, CHF, CZK, DKK, HUF, MKD, NOK, SEK, PLN, and RSD	11:00 CET on the value date
Bank to bank transfers in CAD, GBP, and USD	14:30 CET on the value date
Bank to bank transfers in AUD, HKD, JPY, and RON	15:00 CET on the value date- 1*
	*working day before the value date on the payment order

COMMERCIAL CROSS-BORDER PAYMENTS (MT103 OR MT103+)

a. payments based on correspondent relationship

Payments in EUR	15:00 CET on the value date
Payments in BAM, BGN, CHF, CZK, DKK, HUF, MKD, NOK, SEK, PLN, and RSD	11:00 CET on the value date
Payments in CAD, GBP, and USD	14:30 CET on the value date
Payments in AUD, HKD, JPY, and RON	15:00 CET on the value date- 1*
	*working day before the value date on the payment order

b. SEPA payments

Orders in EUR received by 15:00 CET are executed on the same day.

c. T2 payments

Orders in EUR received by 15:30 CET are executed on the same day. The recipient's bank receives the payment on the value date indicated on the payment order.

VIII. GENERAL TERMS

- The conditions are subject to change without previous notice.
- Tariff rates which are not included in these conditions will be quoted on request.
- Different tariff rates may be applied on reciprocal basis.
- Postage, cable, SWIFT, out of pocket or courier service charges will be added to the rates. The afore mentioned fees and charges apply to normal transactions. SWIFT (EUR 28), postage/courier charges (DHL, TNT, Fedex etc. - according to their rates + EUR 15) will be added to the above rates.
- We reserve the right to levy a special charge when additional work is involved or in the event of special circumstances.
- Nova KBM d.d. shall not honor any claim for MT103 payments which are older than three months.
- Straight-through requirements:
 - field 20: reference – TRN
 - field 23B: CRED
 - field 23E: not allowed
 - field 32A: date, currency, amount
 - field 50 (a, k and f): originator
 - field 52 A: BIC, option A only
 - field 54 A: BIC, option A only
 - field 55 A: BIC, option A only
 - field 56 A: BIC, option A only
 - field 57 A: BIC, option A only
 - field 53: BIC, option A or B possible
 - field 59: IBAN mandatory
 - field 71A: SHA, BEN, OUR
 - field 72: not allowed
- Nova KBM d.d. does not honour OUR charges exceeding EUR 25.
- This schedule of commissions supersedes any tariff rates previously quoted.