Nova KBM d.d.

TERMS AND CONDITIONS FOR BANKS

July 2014

CONTENTS

I. ACCOUNT MAINTENANCE

II. PAYMENT CHARGES

III. COLLECTION OF CHEQUES

IV. COLLECTION OF DOCUMENTS, ACCEPTANCES AND DRAFTS

V. DOCUMENTARY CREDITS

VI. GUARANTEES

VII. GENERAL TERMS

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 Statements 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 50,000.00 or equiv. — EUR 10
      - for amounts over EUR 50,000.00 or equiv. — EUR 20

  OUR option:

  - beneficiary with Nova KBM d.d.

    - for amounts up to EUR 50,000.00 or equiv. — EUR 20
    - for amounts over EUR 50,000.00 or equiv. — EUR 25

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

    - for amounts up to EUR 50,000.00 or equiv. — EUR 15

- for amounts over EUR 50,000.00 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 50,000.00 or equiv. EUR 10
    - for amounts over EUR 50,000.00 or equiv. EUR 20
    third bank charges will be added to the above quotations

- **Non STP surcharge** EUR 8.50
- **Outgoing payments**

  BEN option 0.09 – 0.20%, min. EUR 10 - max EUR 300

- Amendments/Inquiries EUR 35

- Returned items
  - before execution EUR 35
  - after execution EUR 55

III. COLLECTION OF CHEQUES

- For collections drawn on us EUR 35 per cheque
- For collections drawn on other banks 0.15%, min EUR 35, max EUR 80 per cheque
- Stop payment on cheque EUR 35 per cheque
- Returned or unpaid cheques 0.15%, min EUR 45, max EUR 90 per cheque

IV. COLLECTION OF DOCUMENTS, ACCEPTANCES AND DRAFTS

CLEAN AND DOCUMENTARY COLLECTIONS

- Clean and documentary collection 0.16%, min EUR 55, max EUR 160
- Protest of draft or clean/documentary item 0.21%, min EUR 55, max EUR 215
- Obtaining acceptance of the draft 0.16%, min EUR 45 max EUR 160
- Amendment, tracer EUR 55
- Delivery of documents free of payment, returned

unpaid, non-accepted or recalled	EUR 55
• Payment commission	(Tariff II. will be applied)
• Release of goods, consigned to us	EUR 55

V. DOCUMENTARY CREDITS

• Pre-advising	EUR 65
• Advising	0.1%, min EUR 65
• Issuing (for each three months or part thereof)	0.21%, min EUR 80
• Confirmation commission	Subject to arrangement
• Taking up/checking documents	0.16%, min EUR 80
• Amendment or cancellation or non-utilization	EUR 65
• Deferred payment (for each three months or part thereof)	0.15%, min EUR 65
• Reimbursement	EUR 65 for each payment
• Payment	(Tariff II. will be applied)
• Discrepancy fee	EUR 100
• Transferring L/C	0.2%, min EUR 110
• Assignment of proceeds	0.2%, min EUR 110
• Inquiries	EUR 65

VI. GUARANTEES

• Advising or passing forward a guarantee	0.1%, min EUR 80
• Confirmation or issuance of a guarantee	Subject to arrangement (for each three months or part thereof)
• Advising of amendment	EUR 65
• Implementation fee – taking up documents	0.21%, min EUR 80

VII. GENERAL TERMS

- The aforementioned conditions are subject to change without previous notice.
- Tariff rates which are not included in these conditions will be quoted on request.
- Higher tariff rates may be applied on reciprocal basis.
- Postage, cable, SWIFT, telex, out of pocket or courier service charges will be added to the aforementioned rates.

- We reserve the right to levy a special charge when additional work is involved or in the event of special circumstances.
- Nova KBM d.d. shall not honour any claim for MT103 payments which are older than three months.
- Straight-through requirements:
  - field 20: reference – TRN
  - field 23B: CRED
  - field 23E: not allowed
  - field 32A: date, currency, amount
  - field 50 (a, k and f): originator
  - field 52 A: BIC, option A only
  - field 54 A: BIC, option A only
  - field 55 A: BIC, option A only
  - field 56 A: BIC, option A only
  - field 57 A: BIC, option A only
  - field 53: BIC, option A or B possible
  - field 59: IBAN mandatory
  - field 71A: SHA, BEN, OUR
  - field 72: not allowed
- This schedule of commissions supersedes any tariff rates previously quoted.