



**TERMS AND CONDITIONS
FOR CORRESPONDENT BANKING SERVICES
JANUARY 2012**

ACCOUNTS

Account maintenance fee	Subject to arrangement
Swift MT950 statement (per page)	Eur 1,00
Credit interest	Subject to arrangement
Debit interest	Subject to arrangement
Cut-Off time for transfers in Euro is 2:00 p.m. (C.E.T.)	

BANK TO BANK TRANSFERS

Automated STP in EUR	Free
Automated STP in other currencies	Eur 50,00
Manual intervention for non STP instruction	Eur 50,00

CUSTOMER TRANSFERS

EU Regulation compliant payments

- Currency = Eur
- Amount up to Eur 50.000,00
- Issuing and receiving BIC is a EU country member bank
- Message type must be 103+ or 103
- Field 71A must be SHA
- Field 72 is not allowed
- STP must contain IBAN of the beneficiary and BIC of the beneficiary's bank

In favour of one of our customer STP	None
In favour of one of our customer NON-STP (will be claimed from you)	Eur 50,00
In favour of third bank's customer STP	None
In favour of third bank's customer NON-STP (will be claimed from you)	Eur 50,00



EU payments with charging option OUR

Up to 50.000,00 EUR STP	None
Up to 50.000,00 EUR NON-STP	Eur 50,00
Over 50.000,00 EUR	0,3 % – max Eur 300,00

Other payments

In favour of one of our customers with charging option OUR

Up to 1.000,00 EUR	Eur 10,00
Up to 12.500,00 EUR	Eur 25,00
Up to 50.000,00 EUR	Eur 50,00
Over 50.000,00 EUR	0,3 % – max Eur 300,00

In favour of third bank's customers with charging option OUR

All amounts	0,3 % – min Eur 25,00 – max Eur 300,00 plus commission claimed from beneficiary's bank
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General

Queries/returns due to incomplete or unclear instructions	Eur 50,00 per order
Payment orders received after agreed cut-off time	Eur 50,00 per payment
Amendment or cancellation of orders before execution	Eur 50,00 per order
Amendment or cancellation of orders after execution	Eur 100,00 per order
Request of information	Eur 50,00 per request

COLLECTIONS

Collection commission	Cheques: 0,3 % min. Eur 50,00 – max Eur 300,00 Clean: 0,3 % min. Eur 50,00 – max Eur 300,00 Documents: 0,5 % min. Eur 50,00 – max Eur 300,00
Acceptances	0,3 % min. Eur 50,00 – max Eur 300,00
Protest fee	Minimum Eur 100,00



DOCUMENTARY CREDITS

Advising commission	Eur 80,00 per each letter of credit
Payment commission (at sight)	0,25 % min. Eur 50,00
Acceptances	Subject to arrangement
Amendment/cancellation	Eur 50,00 each
Charges for discrepancies	Eur 150,00
Management fee	Eur 50,00 each drawing

GUARANTEES & STANDBY LETTERS OF CREDIT

Advising commission for passing forward a "third bank guarantee" without responsibility on our part	Eur 50,00 each
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REPORTS

Audit reports	Eur 300,00 each
Credit Information Reports	Subject to arrangement