

## STANDARD TERMS AND CONDITIONS FOR FOREIGN CORRESPONDENTS

### COMMERCIAL PAYMENTS (PSD COMPLIANT)

<i>Payments to our customers</i>	Free of charge
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### COMMERCIAL PAYMENTS (NON-PSD COMPLIANT)

<b>CHARGING OPTIONS SHA/BEN:</b>	
<i>Payments to our customers</i>	Free of charge
<b>CHARGING OPTIONS OUR:</b>	
<i>Payment to our customers:</i>	Up to Eur 12.500,00                      Eur 5,00 Up to Eur 50.000,00                    Euro 20,00 > Eur 50.000,00                        Euro 50,00 (Requested daily by MT191 to remitting Institution)
<i>Inquiries/Amendments/Cancellations/Return</i>	Eur 25,00 up to 1 month Eur 40,00 over 1 month
<i>Value date adjustments (Admin. Fee)</i>	Eur 50,00 plus interest
<i>Repair fees (non STP)</i>	Eur 5,00

<b>COLLECTIONS</b>	
<b>CHEQUES AND CLEAN BILLS</b>	
<i>Handling Charges</i>	Eur 26,00
<i>Commissions</i>	0.20% (min.Eur 10,00)
<b>DOCUMENTARY BILLS OR DOCUMENTS AGAINST PAYMENT / ACCEPTANCE:</b>	
<i>At our counters</i>	0.30% (min.Eur 15,00)
<i>At other Banks' counters</i>	as above + commission and charges claimed by correspondents
<b>UNPAID ITEMS</b>	
<b>CHEQUES AND CLEAN BILLS RETURNED</b>	
<i>Handling Charges</i>	Eur 26,00 per bill or cheque
<i>Commissions</i>	0.20% (min.Eur 10,00) plus protest charges, if any
<b>DOCUMENTARY BILLS OR DOCUMENTS RETURNED</b>	
<i>Handling Charges</i>	Eur 26,00
<i>Commissions</i>	0.30% (min.Eur 15,00) plus protest charges, if any
<b>DELIVERY FREE OF PAYMENT</b>	
<i>Bills</i>	0.20% (min. Eur 10,00)
<i>Documents</i>	0.30% (min. Eur 10,00) for each set of documents

## DOCUMENTARY CREDITS

<b>Advising of confirmed and unconfirmed documentary credits</b>	Eur 75,00											
<b>Confirmation of documentary credits</b>	By arrangement											
<b>Sight payment commissions</b>	0.30% min. Eur 75,00											
<b>Acceptance commissions</b>	<table border="0"> <tr> <td>up to 2 months</td> <td>0.450%</td> <td rowspan="5">Minimum Eur 75,00</td> </tr> <tr> <td>up to 3 months</td> <td>0.600%</td> </tr> <tr> <td>up to 4 months</td> <td>0.750%</td> </tr> <tr> <td>up to 5 months</td> <td>0.850%</td> </tr> <tr> <td>up to 6 months</td> <td>1.100%</td> </tr> </table>	up to 2 months	0.450%	Minimum Eur 75,00	up to 3 months	0.600%	up to 4 months	0.750%	up to 5 months	0.850%	up to 6 months	1.100%
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up to 5 months	0.850%											
up to 6 months	1.100%											
<b>Discrepancies</b>	Eur 90,00											
<b>Amendments</b>	Eur 75,00											
<b>Handling Charges</b>	Eur 30,00											

## GUARANTEES

<b>Issuing commission</b>	By arrangement
<b>Issuing and cancellation charges</b>	Eur 40,00 each

## GENERAL CONDITIONS

- This schedule supersedes all previous editions.
- Terms and conditions are subject to change without prior notice.
- All miscellaneous expenses, such as postage, swift, telefax, telephone charges, taxes correspondent' charges and courier charges, if any, are to the debit of the ordering bank.
- Documentary Credits, Reimbursement, Collections and Guarantees are subject respectively to "Uniform Customs and Practice for Documentary Credit" (2007 Revision Brochure N. 600), "Uniform Rules for Reimbursement" (URR 525) "Uniform Rules for Collections" (URC 522), and "Uniform Rules for Demand Guarantees" (URDG 758) of The International Chamber of Commerce.
- This pricing is valid also for transactions in currencies other than Euro.

For further information please contact:

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