

# Extract from the NLB Tariff and the Resolution on NLB d.d. Interest Rates for holders of NLB Business Accounts

Applicable from January 1st, 2023

## NLB Business Account

### Interest Rate Variable IR

- on the balance in the domestic currency	0.0001 % annually
- on the balance in foreign currency (AUD, CAD, CZK, DKK, HUF, NOK, PLN, SEK, GBP, MKD, RSD, BAM, RUB, BGN, RON, JPY, CHF, USD, ZAR, HKD, TRY, MXN, NZD, AED, ILS)	0.0001 % annually

### NLB Tariff

#### Opening of an account

Opening of an account for an election campaign (includes accounts closure fee)	EUR 35.00
Opening an account for a foreign legal entity	EUR 100.00

#### Account management

Account management includes the management of accounts in domestic and foreign currencies (except high balance management), electronic daily transaction statements reflecting every change in the account balance, electronic calculations of interest on negative account balances, electronic annual notification of cumulative transactions and other notifications

- domestic legal entities, for the clients of a notary/lawyer/executor, the fiduciary account of an official receiver.	EUR 13.00
- sole proprietors, private undertakings, other civil law entities, for the clients of a notary/lawyer/executor, the fiduciary account of an official receiver, account of condominium reserve fund, budget users and non - profit institutions	EUR 6.80
- election and referendum campaigns	EUR 40.00
- foreign legal entities	EUR 20.00
Identification and review of a foreign authorised person*	250 EUR/one-off

\* This fee is charged to domestic legal entities with at least one foreign legal representative, foreign actual owner, foreign authorised person of the legal representative or a foreign person recorded at AJPES as the authorised person of the said legal person (hereinafter: foreign authorised person). This applies to non-residents and residents who are not citizens of the Republic of Slovenia. The fee is charged once, after opening the business account, regardless of the number of foreign authorised persons. When opening additional accounts, the fee is not charged.

#### Account closure

- at the request of the account holder	EUR 35.00
- at the request of the Bank	Up to the available balance on the account, max. EUR 35,00

#### Change data

Change to data of the corporate entity, legal representative or authorized person (without change/print Signature identification form)	EUR 8.00
Change to data of the corporate entity, legal representative or authorized person (change/print Signature identification form)	EUR 14,00/change

#### Notification on a NLB Business Account

Preparation of data regarding the solvency of an account holder NLB Business Account	EUR 15.00 plus VAT
Notification on a NLB Business account in paper form (daily statements, interest calculations, cumulative transactions)	EUR 2.50
Notifications on a NLB Business Account sent by e-mail daily statements, interest calculations, cumulative transactions) – free of charge for Klikpro users	EUR 1,00
Reissue of a daily NLB Business Account statement	EUR 5.00
Statement of NLB Business Account*	EUR 10.00/statement for 5 pages; additional page EUR 1.50/page
Less demanding official certificates issued at the account holder's request or at the request by creditors with an expressed legal interest or account holder's with expressed legal interest, lawyer and notary (confirmation of an account number and/or balance on a NLB Business account, blockades of the account, information on account's authorized person,...)**	EUR 11.00 VAT incl.
Confirmation of executed payment	11,00 EUR
More demanding official certificates issued at the account holder's request or at the request by creditors with an expressed legal interest (certificates composed of different data linked to the customer's operations) and also confirmation on the customer's balances**	EUR 15.00 VAT incl.

#### Urgent notification and/or report\*\*\*

\*Applies to various Statements / Confirmations e.g. on balance statement, account confirmation, payment confirmation (paper or electronic).

\*\*No fee for official certificates of an account number and/or balance on a NLB Business Account at the written request of the court, tax administration, the State Attorney's Office, the State Prosecutor's Office, the Office for Money Laundering Prevention and the police.

\*\*\*Urgent or priority treatment means that the customer's request for prepare a notification and/or report immediately or no later than the next day (this is not subject to complaints).

## Reminders

Sending of reminders	EUR 30.00
Sending of notification regarding account closure	Up to the available balance on the account, max. EUR 20,00

## NLB BA Maestro Business Card and Business Debit Mastercard

Issue of a Business Debit Mastercard prior to expiration at the request of the cardholder*	EUR 10.00
Ordering of a new PIN	EUR 8.00
BA Maestro Business Card and Business Debit Mastercard blocking at the bank's request	EUR 10.00
Cancellation of a card in the month of renewal	EUR 10.00
Cancellation of a card that has been ordered but not yet received	EUR 21.87
Balance Inquiry of the business account at the ATM of another bank in Slovenia and abroad, except at ATMs of N bank d.d.	EUR 1.00
Managing of the personal number PIN at the ATM of another bank in Slovenia and abroad (deblocation and PIN change)	EUR 1.00
Replacing Maestro card with Business Debit Mastercard at customer's request	no charge
Sending PIN number by registered letter**	EUR 3.00

\*The fee will not be charged in case of accidental damage to the card (bad plastic, deletion of CVC code ...), in case mass skimming, in case of unjustifiably blocked card (eg. card withheld at ATM - not by the fault of the cardholder). Also, no fee is charged in case of changing the Package.

\*\*does not apply to regular and extra monthly renewals

## Cash withdrawals with NLB BA Maestro Business Card and Business Debit Mastercard

- at ATMs of another bank in Slovenia and in EU Member States in euros, Swedish krona and Romanian leu, except at ATMs of N bank d.d.	EUR 0.85
- at ATMs in EU Member States in currencies other than the euro, Swedish krona and Romanian leu and in other countries within and outside the EU	2.00 %, min. EUR 5.00
- at POS terminals at other banks in Slovenia and abroad*	2.00 %, min. EUR 5.00

\*Also applies to purchase of goods and services at branches of Pošta Slovenije/PBS.

## High balance management

The fee for management of high average monthly balances in the NLB Business Account	0.00%, if the average monthly balance is between EUR 0.1 million and EUR 0.5 million 0.00%, if the average monthly balance is between EUR 0.5 million and EUR 5 million 0.00%, if the average monthly balance is more than EUR 5 million The amount of the fee will be charged according to the grade of the average monthly balance. The basis for calculation is the amount of the average monthly balance reduced by EUR 100,000.
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The fee applies to the following types of NLB Business Accounts: Classic NLB Business Account, NLB Business Account for clients of a notary public/lawyer/executor, NLB Business Account of a condominium reserve fund, NLB Business Account for foreign legal entities, NLB Business Account for a company in bankruptcy proceedings, NLB Business Account for a company in regular liquidation, NLB Escrow cash Account of the receiver for personal bankruptcy or estate in bankruptcy, NLB Business Account for private persons, NLB Business Account for election/referendum campaign, NLB Escrow Account of cover of assurance of domestic insurance companies, brokerage companies and pension funds and NLB Business accounts for Investment funds. Average monthly balances in the NLB Business Account consist of balances in domestic and foreign currencies.

## NLB Packages for legal entities and sole proprietors

NLB Business package Basic	EUR 6.00/monthly
- for newly established legal entities, entrepreneurs and sole proprietors with a validity of 18 months	EUR 3.00/monthly
NLB Business package Advanced	EUR 13.00/monthly
- for non-profit organization	EUR 9.90/monthly
- for newly established legal entities, entrepreneurs and sole proprietors with a validity of 18 months	EUR 6.50/monthly
NLB Business package Comprehensive	EUR 19.50 /monthly

## Domestic and cross border payment transactions\*

### Payment transactions in the domestic currency and in SEK and RON equivalent – no cash payment transaction

#### Payment debited to an account\*\*

	Payment to a customer at the same bank and compensation (internal payment) amount of fee, irrespective of the amount	Payment to a customer at another bank (external payment)	
		up to EUR 50.000	more than EUR 50.000 and urgent orders****
Order issued via NLB Proklik and Klikpro	EUR 0.41	EUR 1,00	EUR 7.50
Order issued at a bank counter and NLB Teledom*** (for private undertakings and SME only)	EUR 2.20	EUR 5.00	EUR 10.00

Additional fee for paying UPN payment orders in coins in the amount exceeding EUR 2.19% of the amount, min. EUR 5.50

<b>30.00– NLB Business Account owners</b>	
Additional fee for paying UPN payment orders in coins in the amount exceeding EUR	3.20% of the amount, min. EUR 6.00
<b>30.00– non- NLB Business Account owners</b>	
Urgent orders for payment in SEK or RON means a shortened settlement for one day (at D+0), for payments in EUR – immediately	
*Payment orders submitted from third-party providers is charged the same amount of compensation as for payment orders submitted through NLB Klikpro	
**No fee is charged for payments to the accounts of humanitarian organizations such as Red Cross, Caritas and Unicef.	
***Fee for perform compensation is in a uniform amount irrespective of the distribution channel. The fee is the same as that for an internal payment order processed through NLB Proklik. No fee is charged for one time NLB Prepaid Card fee payment.	
****Urgent orders via NLB Teledom only up to EUR 50.000.	
<b>Direct debit</b>	
<b>SEPA direct debits (SDD)</b>	
- SEPA direct debit/ cancellation of SDD	EUR 0.39
<b>For payers</b>	
- SEPA direct debit	EUR 0.41
- notification of a non-executed direct debit	EUR 4.50
<b>Bulk payments SEPA</b>	
- for an aggregate order	EUR 5.50
- for the recipient of funds	0.22 EUR per transaction
<b>Other</b>	
External payment to a NLB Business Account	EUR 0.12
<b>Manual correction of data for bulk payments SEPA and SEPA direct debits at the initiator's request</b>	
- file with data comprising up to 1.000 records	EUR 92.00
- file with data comprising more than 1.000 records	EUR 229.00
Verification of payers' account types for SDDs	0.22 EUR per account
<b>Payment transactions in the domestic currency – cash operations</b>	
<b>Cash deposits</b>	
<b>Via a NLB day-night deposit box</b>	
- deposit of banknotes	0.33 % of the amount, min. EUR 2.30
- unauthorized deposit of EUR and foreign coins	EUR 50.00
<b>To NLB's central vault (by agreement with NLB's central vault)*</b>	
- deposit of banknotes	0.33 % of the amount, min. EUR 2.30
*Also valid for the issue of coins and banknotes in NLB's central vault based on a prior payment to the NLB d.d. transaction account.	
<b>At a bank counter</b>	
- deposit of banknotes (for business and personal – business accounts)	0.36 % of the amount, min. EUR 2.30
- coins above 10 EUR*(for business and personal – business accounts)	2.50 % of the amount, min. EUR 5.50**
* The amount up to 10 EUR will be charged as deposit banknotes. The amount on the payment order is taken into account.	
** The tariff is calculated from the total amount.	
<b>On NLB ATM*</b>	
- a deposit of cash on NLB ATM*	0.33 %, min. EUR 2.23
*It is possible to deposit cash on NLB ATMs, which are specially marked	
<b>Cash withdrawals</b>	
<b>For financial institutions (e.g. HKS, etc.)</b>	
- banknotes	0.17 % of the amount
- coins above 10 EUR**	2.50 % of the amount, min. EUR 5.50***
<b>For other holders of NLB Business Account**</b>	
- banknotes	0.11 % of the amount, min. EUR 1.21
- coins above 10 EUR**	2.50 % of the amount, min. EUR 5.50***
Cash withdrawals and/or banknotes exchange in larger amount:	
- in domestic currency above EUR 5,000 has to be announced at least one working day in advance	
- in foreign currency: for an amount equivalent to:	
- between € 1,000 and € 25,000 has to be announced two working days in advance,	
- over EUR 25 000 has to be announced five working days in advance.	
**no fee for Budget users	
** The tariff is calculated from the total amount.	
<b>Cash Exchange</b>	
- cash exchange (all combinations of exchange)	4.38 % of the amount, min. EUR 5.50
<b>Foreign currency payment transactions*</b>	
<b>Order issued via NLB Proklik and Klikpro</b>	
- internal*	EUR 4.49
- external	EUR 9.10
*No fee is charged for transfers between the accounts of the same client.	
<b>Order issued at a bank counter</b>	
- internal*	EUR 9.10
- external	EUR 13.70
*No fee is charged for transfers between the accounts of the same client.	
<b>Payment received</b>	

- external	EUR 4.49
*For payments in RON and SEK applied tariff for payment transactions in domestic currency.	

## Payment transactions – Cross border

### Other credit transfers

Other credit transfers include cross-border payments in other currencies and payment transactions with third countries.

#### Issued via NLB Proklik and Klikpro

- standard settlement (D+1 applies to EUR, SEK, RON and USD; D+2 applies to other currencies)	0.09 %/amount, min. EUR 11.00 – max. EUR 110.00
- standard settlement among NLB Group* accounts (D+1 applies to EUR, SEK, RON and USD; D+2 applies to other currencies)	EUR 5.00
- urgent order	0.12 %/amount, min. EUR 22.00 – max. EUR 220.00

\*NLB Group: NLB d.d., NLB Banka a.d. Banja Luka; NLB Banka AD Skopje; NLB Banka AD, Podgorica; NLB Banka d.d. Sarajevo; NLB Banka sh.a., Prishtina and NLB Komercijalna banka a.d. Beograd.

#### Issued at a bank counter

- standard settlement* (D+1 applies to EUR, SEK, RON and USD; D+2 applies to other currencies)	0.12 %/amount, min. EUR 15.00 – max. EUR 170.00
- urgent order	0.14 %/amount, min. EUR 25.00 – max. EUR 260.00

\*applies also to transfers issued via NLB Teledom in the countries SEPA which are non-members of EEA

### Other payment transactions

Payment received	0.10 %/amount, min. EUR 11.80 – max. EUR 190.00
Payment received among NLB Group* accounts	EUR 5.00

\*NLB Group: NLB d.d., NLB Banka a.d. Banja Luka; NLB Banka AD Skopje; NLB Banka AD, Podgorica; NLB Banka d.d. Sarajevo; NLB Banka sh.a., Prishtina and NLB Komercijalna banka a.d. Beograd.

### Foreign currency cash operations

Foreign currency withdrawals*	2.19 %, min. EUR 6.85 – max. EUR 91.23
Deposit of foreign currency banknotes	0.56 %, min. EUR 6.85 – max. EUR 91.23

\*No fee for Budget users.

### Cash exchange

Exchange of banknotes for coins and/or coins for banknotes	4.38 %/amount, min. EUR 5.50
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### Other

Cost of claims, inquiries, changes, rejections, cancellations and amendments with respect to payments and transfers	EUR 16.50 and additional costs charged by foreign bank
Check the accuracy of accounts by lists (payments to the beneficiaries of the bankruptcy estate, etc.	EUR 0.25/account number
Check types of payers' accounts for SDD	EUR 0.22/account

## NLB Distribution channels

### Registration fee

NLB Proklik	EUR 30.00
NLB Teledom	EUR 10.70
Security package for Klikpro (issue of OTP for legal entities included)	EUR 9.00
Security package for NLB Proklik (issue of qualifies digital certificate Ena za vse on smart card or USB key)	In accordance with the pricing policy of Halcom CA valid for NLB

### Usage fee

NLB Proklik for medium-sized and large enterprises	EUR 9.00 per month
NLB Proklik for micro and small enterprises, sole proprietors and associations, and Budget users	EUR 5.00 per month
NLB Teledom	EUR 0.45 per month
Klikpro	EUR 2.50 per month

## NLB SMS-messages

SMS-Alert upon a payment via NLB Proklik	EUR 0.10 per message
SMS-Alert upon a purchase with a card	EUR 1.10 per month per card

SMS-Reminder on the balance in the Account – sent daily	EUR 2.00 per month
SMS-Reminder on the inflow to the Account	
SMS-Reminder on the balance in the Account – sent weekly	EUR 1.50 per month

## NLB MasterCard Business card

Fee when paying by payment order for domestic legal entities	EUR 80.00 annually
Fee when paying by standing order for domestic legal entities	EUR 40.00 annually
Fee when paying by standing order for private individuals, entrepreneurs and legal persons	EUR 24.00 annually

Monthly card statement for each card and Total monthly card statement in paper form	EUR 1.20
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### Reminders

- Sending the reminders	EUR 30.00
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### Cash withdrawals, Balance Inquiry and PIN Management

Cash withdrawals	6.00 % of the amount, min. EUR 17.00
Balance Inquiry of the business card at the ATM of another bank in Slovenia and abroad	EUR 1.00
Managing of the personal number PIN at the ATM of another bank in Slovenia and abroad (deblocation and PIN change)	EUR 1.00
Sending PIN number by registered letter	EUR 3.00
SMS installments fee	EUR 1.50 per installment

## Acquiring – Purchases on installments

Number of installments	1	2	3	4	5	6	7	8	9	10	11	12
Fee	No fee	EUR 3.00	EUR 4.50	EUR 6.00	EUR 9.00	EUR 10.80	EUR 12.60	EUR 14.40	EUR 18.00	EUR 20.00	EUR 22.00	EUR 24.00
Number of installments	13	14	15	16	17	18	19	20	21	22	23	24
Fee	EUR 32.50	EUR 35.00	EUR 37.50	EUR 40.00	EUR 45.90	EUR 48.60	EUR 51.30	EUR 54.00	EUR 60.90	EUR 63.80	EUR 66.70	EUR 69.60
Number of installments	25 to 36	37 to 48	49 to 60									
Fee	EUR 108.00	EUR 153.60	EUR 210.00									

\*Installment 12 months for on-line and Mo/To, Installment 60 months for classic (POS) and on-line Points of Sale.

## NLB e-Invoice: Forwarding of e-documents

Receipt and forwarding of e-documents from to a recipient with positive or negative feedback included and with the status report of the e-document delivered to the recipients

E-documents sent per month

- e-invoice, e-proforma invoice, e-notice up to 1 MB	EUR 0.28/sent file
- e-invoice, e-proforma invoice, e-notice from 1 MB to 2 MB	EUR 0.45/sent file
- other e-documents up to 1 MB	EUR 0,15/sent file
- other e-documents from 1 MB to 2 MB	EUR 0,30/sent file

## Other fees

### Enforcement order or composition order on funds on a debtor's NLB Business Account

- receipt and processing of an order	EUR 45.00
- every transfer for the execution of an order within the EEA area	EUR 5.00
- every transfer for the execution of an order outside the EEA area	0.10 %, min. EUR 10.43 – max. EUR 208.65

### Redemption of enforcement draft

[Obr.: Extract from the NLB Tariff and the Resolution on NLB d.d. Interest Rate – NLB Business Account – eng – January 1st, 2023]

- primary bank fee receipt and processing enforcement draft on debtor account	EUR 40.00
- secondary bank fee for processing enforcement on debtor account	EUR 30.00
- every transfer for the execution of enforcement within the EEA area	EUR 5.00
- every transfer for the execution of enforcement outside the EEA area	0.10 %, min. EUR 10.43 – max. EUR 208.65

#### **Cashing of bills of exchange**

- cashing of bills of exchange	EUR 35.00 + the price of the payment order
- rejection of cashing of bills of exchange	EUR 35.00

#### **Other**

Confirmation of an account number and/or balance on a NLB Business Account at the request of lawyers and notaries in enforcement proceedings	EUR 10.20 plus VAT
Confirmation of payment on the client's request	EUR 6.00
Special services for international payment transactions	EUR 22.85
Cancellation/rejection of order prior to execution	EUR 9.15 per order
Execution of the decree of distribution	EUR 5.00
Offsetting overdue unpaid receivables (NLB Credit Cards, NLB Credit Guarantee Transactions, POS terminals, e-invoices,...)	EUR 3.00

Extract from the NLB Tariff and the resolution on NLB d.d. Interest Rates presents the offer of interest rates and allowances for the most commonly used services conducted with the NLB Business Account. Complete documents can be obtained at the insight in your NLB Branch. The extract contains currently valid interest rates and tariff. The transactions referred to in this extract are exempted from payment of VAT after 4. c. 44. ZDDV-1, with the exception of article, where it is indicated otherwise. Important: Extract is informational in nature. We reserve the right to make changes. For errors in the press and any hidden defects in connection with the press we do not assume liability. We invite you to check out at the conclusion of the contract at the Bank and properties of the terms of service. NLB d.d., Trg republike 2, SI - 1000 Ljubljana, T: +386 1 477 20 00, E: [info@nlb.si](mailto:info@nlb.si), [www.nlb.si](http://www.nlb.si)